

# EFInA Access to Financial Services in Nigeria 2026 Survey Questionnaire

Questionnaire number

## A. HOUSEHOLD IDENTIFICATION

|         |  |
|---------|--|
| Zone    |  |
| LGA     |  |
| EA Name |  |
| State   |  |
| RIC     |  |

|             |             |               |
|-------------|-------------|---------------|
| Sector      | 1: Urban    | 2: Rural      |
| HH Selected | 1. Original | 2. Substitute |
| Sample      | 1. Main 18+ |               |

Interviewer code

Supervisor code

## B. PARTICULARS OF VISIT

### INTERVIEWER VISITS

| CALLBACKS    | DATE | DAY | TIME | RESULT | NEXT VISIT |
|--------------|------|-----|------|--------|------------|
| First visit  |      |     |      |        |            |
| Second visit |      |     |      |        |            |
| Third visit  |      |     |      |        |            |

| Day Codes    | Result Codes                                             |
|--------------|----------------------------------------------------------|
| 1. Monday    | 01. Accepted interview                                   |
| 2. Tuesday   | 02. Postponed - appointment made                         |
| 3. Wednesday | 03. Partial interview or incomplete data collection      |
| 4. Thursday  | 04. No household member at home                          |
| 5. Friday    | 05. No competent respondent at home at time of the visit |
| 6. Saturday  | 06. Entire household absent for extended period          |
| 7. Sunday    | 07. Refused - contact person                             |

13. Complete interview [Apply after PWD1 as a single auto-coded button]

### SCRIPTER NOTE:

#### Use of Result Codes - Interviewer Instructions

Result codes are used to record the outcome of each visit to a selected household identified during the listing exercise.

#### Initial Visit

- If Code 1 is selected, proceed to Section C: Introduction and Screening Questions.
- If Code 2, 4, or 5 is selected, record the visit and schedule a repeat visit.

#### Repeat Visits (up to a maximum of three visits)

- Repeat visit attempts until Code 1 is achieved on the 1st, 2nd, or 3rd visit, then proceed to Section C.
- If by the 3rd visit, the result is still Code 2, 4, or 5, thank the person present and close the interview.

#### Final Disposition

- If Code 6 or Code 7 is selected at any visit (initial, 1st, 2nd, or 3rd), thank the person present and close the interview immediately.

### Scripting Note

1. **Code 13** must be **hidden at this stage** and should only be displayed **after PWD1**.  
Refer to the **Scripter Note after PWD1**.

## C. INTRODUCTION AND SCREENING QUESTIONS

INTRODUCTION. Good morning/afternoon/evening. My name is XXXXX,

and I am working with an independent research company based in Nigeria. We are conducting a survey on behalf of EFInA, a financial sector development organization that promotes financial inclusion in Nigeria.

The purpose of this survey is to understand how people manage and use their money and how financial services can be improved and made more accessible closer to where people live and work.

Your participation is completely voluntary. You may choose not to take part or stop the interview at any time, and this will not affect you in any way. There are no direct benefits or payments for participating, and the information you provide will be used for research purposes only.

Your responses will be kept confidential and will be combined with those of many other people for analysis. EFInA and the research team will not use your information to sell products or services to you.

INTERVIEWER: ASK TO SPEAK TO THE PERSON WHO KNOWS EVERYTHING ABOUT THE HOUSEHOLD (THIS IS THE HOUSEHOLD INFORMANT).

Can we proceed

|     |   |
|-----|---|
| Yes | 1 |
| No  | 2 |

C3a. Please specify the number of household members who bring money into the household, broken down by gender (female and male).

| Female | Male |
|--------|------|
|        |      |

C3b. Is there any member of this household aged 18 years and above who is unemployed, not currently in employment, but looking for work and available for work? Please specify their gender.

| Female |   | Male |   |
|--------|---|------|---|
| Yes    | 1 | Ye   | 1 |
| No     | 2 | No   | 2 |

C5. Considering all the household members 18 years and above, how many persons have completed primary school education?

|     |   |
|-----|---|
| Yes | 1 |
| No  | 2 |

## D. HOUSEHOLD QUESTIONS

D1. Do you or your family **own or rent** this house? **READ OUT. SINGLE CODE ONLY.**

|                                   |    |                            |
|-----------------------------------|----|----------------------------|
| Own the house                     | 1  | Continue to D2<br>GO TO D3 |
| Rent the house                    | 2  |                            |
| Live here for free but do not own | 3  |                            |
| Don't know (DO NOT READ OUT)      | 96 |                            |

D2. How was this house acquired? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

|                               |    |
|-------------------------------|----|
| Mortgage                      | 1  |
| A loan from government scheme | 2  |
| A loan from other sources     | 3  |
| Own savings                   | 4  |
| Inheritance                   | 5  |
| Gift                          | 6  |
| Do not know                   | 96 |
| Refused to answer             | 95 |
| Other, specify                | 98 |

D3. Which of the following do you have in your household? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

|                                    |    |  |
|------------------------------------|----|--|
| Mattress                           | 1  |  |
| Microwave                          | 2  |  |
| Household help/domestic help       | 3  |  |
| Fridge/deep freezer                | 4  |  |
| Car/vehicle (excluding Keke Napep) | 5  |  |
| Colour TV                          | 6  |  |
| Air Conditioning                   | 7  |  |
| Satellite dish                     | 8  |  |
| Washing machine                    | 9  |  |
| Black & white TV                   | 10 |  |
| DVD player                         | 11 |  |
| Keke Napep                         | 12 |  |
| Motorbike                          | 13 |  |
| Computer (desktop)                 | 14 |  |
| Computer (laptop)                  | 15 |  |

D4b. What is the **main** cooking facility that your household use? **SINGLE RESPONSE.**

|                                    |  |     |
|------------------------------------|--|-----|
|                                    |  | D4b |
| Gas cooker                         |  | 1   |
| Electric cooker                    |  | 2   |
| Combination gas & electrical stove |  | 3   |
| Kerosene stove                     |  | 4   |
| Charcoal wood                      |  | 5   |
| None                               |  | 6   |

D5. What is the **main** fuel used for lighting in your household? **SINGLE RESPONSE.**

|                                      |   |
|--------------------------------------|---|
| Kerosene                             | 1 |
| Gas                                  | 2 |
| Main electricity                     | 3 |
| Electricity generator/Solar lighting | 4 |
| Battery                              | 5 |
| Candle                               | 6 |
| Firewood                             | 7 |
| Palm oil                             | 8 |
| Other                                | 9 |

D6. What type of toilet facilities does the household mainly use? **SINGLE MENTION ONLY.**

|                |   |
|----------------|---|
| Flush to sewer | 1 |
|----------------|---|

|                                                        |   |
|--------------------------------------------------------|---|
| Flush to septic tank - (W.C found in most urban areas) | 2 |
| Covered pit latrine                                    | 3 |
| Toilet on water                                        | 4 |
| Uncovered pit latrine                                  | 5 |
| VIP latrine (ventilated pit)                           | 6 |
| Pail/bucket                                            | 7 |
| Open Defecation (e.g. Bush)                            | 8 |

INTERVIEWER OBSERVE IF POSSIBLE AND RECORD. ALSO, ASK TO BE SURE

D7. <sup>108</sup>What is the main source of drinking water for your household? SINGLE MENTION ONLY.

|                                                             |    |
|-------------------------------------------------------------|----|
| Bottled water/dispenser water                               | 1  |
| sachet water                                                | 2  |
| Pipe borne                                                  | 3  |
| Untreated pipe - no clear reference to type of water source | 4  |
| Borehole/hand pump                                          | 5  |
| Protected well                                              | 6  |
| Unprotected well or rainwater                               | 7  |
| River, lake, or pond                                        | 8  |
| Vendor or water truck                                       | 9  |
| Other                                                       | 10 |

D8a. What type of house does the household reside in? SINGLE MENTION ONLY.

|                                                                                                                     |   |
|---------------------------------------------------------------------------------------------------------------------|---|
| Single room within a shared accommodation (e.g., in a hostel or shared house)                                       | 1 |
| Apartment/flat (a self-contained unit within a building, which may contain multiple units)                          | 2 |
| Duplex (a building with two separate living units, typically stacked or side-by-side)                               | 3 |
| Whole building (the household occupies an entire building, such as a bungalow, standalone house, or large compound) | 4 |
| Other (Specify)                                                                                                     | 5 |

D8b. What is the **main** material of the floor of the house? SINGLE MENTION ONLY.

|            |   |
|------------|---|
| Earth/mud  | 1 |
| Wood/tile  | 2 |
| Plank      | 3 |
| Concrete   | 4 |
| Dirt/straw | 5 |
| Other      | 6 |

D8c. What is the **main** material of the walls of the house? SINGLE MENTION ONLY.

|                    |   |
|--------------------|---|
| Mud                | 1 |
| Stone              | 2 |
| Burnt bricks       | 3 |
| Cement or concrete | 4 |
| Wood or bamboo     | 5 |
| Iron sheets        | 6 |
| Cardboard          | 7 |
| Other              | 8 |

D8d. What is the **predominant** material of the roof of the main dwelling? SINGLE MENTION ONLY.

|          |   |
|----------|---|
| Concrete | 1 |
|----------|---|

|                      |   |
|----------------------|---|
| Zinc                 | 2 |
| Iron sheets/aluminum | 3 |
| Grass                | 4 |
| Clay tile            | 5 |
| Asbestos             | 6 |
| Plastic sheet        | 7 |
| Other                | 8 |

D8e. How many people in this household have a bank account? SINGLE MENTION ONLY.

|             |   |
|-------------|---|
| 1           | 1 |
| 2-4         | 2 |
| More than 4 | 3 |
| Don't know  | 4 |
| No one      | 5 |

## RESPONDENT SELECTION

SCRIPTER: PROGRAMME RESPONDENT SELECTION SECTION BASED ON SAMPLE SELECTION

[MAIN SAMPLE] INTERVIEWER READ OUT: I am going to ask some questions about every adult (18 years and above) who lives in this household so that I can select one person to interview. Every adult has an equal chance of being selected for the interview.

[MAIN SAMPLE] Starting from the oldest to the youngest, can you please give me the names of all adults aged 18 years or older and their age (in years) please.

1. [MAIN SAMPLE] RECORD FIRST NAMES OF ALL ADULTS AGED 18 YEARS AND ABOVE, FROM OLDEST TO YOUNGEST.
2. RESPONDENTS WILL BE SELECTED AT RANDOM FROM THIS LIST BASED ON THE KISH GRID.

|            | Household schedule                                                               | Write from oldest (top) to youngest (bottom) |    | Age |  | Sex |   |
|------------|----------------------------------------------------------------------------------|----------------------------------------------|----|-----|--|-----|---|
| ADULTS 18+ | Adults in The<br>(persons who will Be Available for the duration of This survey) |                                              | 01 |     |  | M   | F |
|            |                                                                                  |                                              | 02 |     |  | M   | F |
|            |                                                                                  |                                              | 06 |     |  | M   | F |
|            |                                                                                  |                                              | 07 |     |  | M   | F |
|            |                                                                                  |                                              | 08 |     |  | M   | F |
|            |                                                                                  |                                              | 09 |     |  | M   | F |
|            |                                                                                  |                                              | 10 |     |  | M   | F |
|            |                                                                                  |                                              | 11 |     |  | M   | F |
|            |                                                                                  |                                              | 12 |     |  | M   | F |
|            |                                                                                  |                                              | 13 |     |  | M   | F |
|            |                                                                                  |                                              | 14 |     |  | M   | F |
|            |                                                                                  |                                              | 15 |     |  | M   | F |

Random selection of respondents

## E.0. INTRODUCTION AND CONSENT

SCRIPTER AUTOCODE IF SAMPLE RESPONDENT IS EITHER MAIN OR BOOST FROM RESPONDENT SELECTION (ECS SCRIPT)

1 – MAIN (18 +)

[INTERVIEWER] E0.0 Is the selected respondent the same person as the household informant on your second visit?  
SINGLE RESPONSE

- 1 - Yes [Proceed to E0.1]
- 2 - No, another HH Member [Proceed to E0.2]
- 3 - Selected HH member, unavailable [Schedule appointment for next visit]

E0.1. I will proceed to ask you some more questions about how you manage and use your money and how you can be offered better financial services closer to where you live or work. The data from this survey will be anonymized, processed, and reported only to reflect the general characteristics of participants. No response or responses provided will be associated with any individual in line with the Nigerian Data Protection Act 2023. All the information we collect will be kept private and confidential and will be handed over to EFINA. By taking part in this survey, you can help make financial services better for yourself and others like you in your community. The survey will take about 45 to 60 minutes.

Before we continue, we would like your permission to record the GPS location of your household during this interview. This helps us understand how location affects people's access to and use of financial services in different areas. All information collected from you will be used exclusively for research purposes and this data may be shared with other researchers, but it will not be possible for others to identify you.

I will now ask you some questions about how you manage and use your money and how financial services can be improved and made more accessible closer to where you live or work. The survey will take about 45 to 60 minutes.

Your participation is completely voluntary. You may choose not to answer any question or stop the interview at any time, and there will be no penalty or consequence for doing so. There is no direct payment or personal benefit for participating, but your responses will help improve financial services for people in your community.

The information you provide will be kept private and confidential. Your responses will be anonymized, processed, and reported only to reflect the general characteristics of participants. No response will be associated with you personally, in line with the Nigeria Data Protection Act 2023.

All data collected will be used strictly for research purposes and will be securely handled by the research team and EFINA. Anonymized data may be shared with other researchers for analysis, but it will not be possible to identify you from the information shared.

With your permission, we would also like to record the GPS location of your household. This helps us understand how location affects access to financial services. The GPS information will be used only for research and will not be used to identify you.

If you have any questions about this survey or how your information will be used, you may contact EFINA through the research team.

Before we proceed:

Would you like to participate in this survey? SINGLE RESPONSE

|     |   |                                                                         |
|-----|---|-------------------------------------------------------------------------|
| Yes | 1 | [Proceed to...OUTCOME CODES, SHOW Code 01, then to E1]                  |
| No  | 0 | [Proceed to...OUTCOME CODES SHOW Codes 03, 06, 07, 08; THANK AND CLOSE] |

- Selected adult is unavailable [Proceed to...OUTCOME CODES SHOW code 03, 04.

ACTION CALL BACK. Substitution of HH can only be allowed in the script after 3 attempts to visit same HH, then terminate for substitute HH to be selected]

**E0.2. INTERVIEWER: ASK TO SPEAK TO THE SELECTED HOUSEHOLD MEMBER:**

Good morning/afternoon/evening. My name is \_\_\_\_\_, from an independent research company based in Nigeria

and collecting data on behalf of EFInA, a financial sector development organization that promotes financial inclusion in Nigeria. I will proceed to ask you some more questions about how you manage and use your money and how you can be offered better financial services closer to where you live or work. The data from this survey will be anonymized, processed, and reported only to reflect the general characteristics of participants. No response or responses provided will be associated with any individual in line with the Nigeria Data Protection Act 2023. All the information we collect will be kept private and confidential and will be handed over to EFInA. By taking part in this survey, you can help make financial services better for yourself and others like you in your community.

The survey will take about 45 to 60 minutes.

Before we continue, we would like your permission to record the GPS location of your household during this interview. This helps us understand how location affects people's access to and use of financial services in different areas. All information collected from you will be used exclusively for research purposes and this data may be shared with other researchers, but it will not be possible for others to identify you.

Would you like to participate in this survey? **SINGLE RESPONSE.**

|     |   |                                                                         |
|-----|---|-------------------------------------------------------------------------|
| Yes | 1 | [Proceed to...OUTCOME CODES, SHOW Code 01, then to E1]                  |
| No  | 2 | [Proceed to...OUTCOME CODES SHOW Codes 03, 06, 07, 08; THANK AND CLOSE] |

#### SCRIPTER NOTE:

#### INTERVIEWER VISITS - OUTCOME CODES

| CALLBACKS    | DATE | DAY | TIME | RESULT | NEXT VISIT |
|--------------|------|-----|------|--------|------------|
| First visit  |      |     |      |        |            |
| Second visit |      |     |      |        |            |

| Day Codes    | Result Codes                                                      |
|--------------|-------------------------------------------------------------------|
| 1. Monday    | 01. Accepted interview                                            |
| 2. Tuesday   | 02. Parental/guardian consent received                            |
| 3. Wednesday | 03. Postponed - appointment made                                  |
| 4. Thursday  | 04. Selected respondent not at home                               |
| 5. Friday    | 05. Refused - parent/guardian consent not given                   |
| 6. Saturday  | 06. Selected person physically/mentally not fit to be interviewed |
| 7. Sunday    | 07. Selected person cannot communicate in any interview language  |
|              | 08. Other (specify)                                               |

#### E. DEMOGRAPHICS

E1. Which languages do you speak fluently? DO NOT READ OUT. MMP

E2. Which languages can you read comfortably? DO NOT READ OUT. MMP

|                | E1 | E2 |
|----------------|----|----|
| English        | 1  | 1  |
| Pidgin English | 2  | 2  |
| Hausa          | 3  | 3  |
| Yoruba         | 4  | 4  |
| Igbo           | 5  | 5  |
| Others         | 98 | 98 |
| None           | 99 | 99 |

Note to interviewer: Confirm the language the respondent would like to be interviewed in. However, if the respondent cannot speak any of the languages (Igbo, Hausa, Yoruba, Pidgin, English), thank the respondent and end the interview.

|                                              |   |
|----------------------------------------------|---|
| Yoruba                                       | 1 |
| Igbo                                         | 2 |
| Hausa                                        | 3 |
| Pidgin English                               | 4 |
| English                                      | 5 |
| Cannot speak mentioned languages (exclusive) | 6 |

**THANK THE RESPONDENT AND CLOSE IF THE RESPONDENT CANNOT SPEAK ANY OF THE LANGUAGES THE SSURVEY IS TRANSLATED INTO**

E4. Which of the following best describes your marital status? READ OUT. SINGLE CODE ONLY.

|                                           |    |
|-------------------------------------------|----|
| Married (Monogamy)                        | 1  |
| Married (Polygamy)                        | 2  |
| Co-Habiting/living together but unmarried | 3  |
| Divorced                                  | 4  |
| Separated                                 | 5  |
| Widowed                                   | 6  |
| Never married                             | 7  |
| Refused to answer (DO NOT READ OUT)       | 95 |

E5. Who is the head of this household?

*(The head is the person who makes the major/final decisions in the home, or is recognized as the head by other family members.)*

**READ OUT. SINGLE CODE ONLY.**

|                                       |   |
|---------------------------------------|---|
| You are the head of the household     | 1 |
| Spouse/partner                        | 2 |
| Parent/parent-in-law                  | 3 |
| Grandparent (or spouse's grandparent) | 4 |
| Child/adopted child/stepchild         | 5 |
| Son/daughter in law                   | 6 |
| Other relative                        | 7 |
| Other                                 | 8 |

E6. **INTERVIEWER RECORD RESPONDENT'S GENDER**

|        |   |
|--------|---|
| Male   | 1 |
| Female | 2 |

E7. How old are you?

|            |              |
|------------|--------------|
|            | <b>Years</b> |
| Refused    | 95           |
| Don't know | 96           |

E8. What is your highest level of education? **READ OUT. SINGLE MENTION ONLY.**

|                                                                              |    |
|------------------------------------------------------------------------------|----|
| Pre-school                                                                   | 1  |
| Primary incomplete                                                           | 2  |
| Primary complete                                                             | 3  |
| Secondary incomplete                                                         | 4  |
| Secondary complete                                                           | 5  |
| Polytechnic OND/ HND                                                         | 6  |
| University                                                                   | 7  |
| Post-university incomplete                                                   | 8  |
| Post-university complete                                                     | 9  |
| Formal Integrated Islamic School (Islamiyyah/Madrassa with secular subjects) | 10 |
| Vocational / Technical Training                                              | 11 |
| Non-Formal Religious School (Quranic only / Tsangaya)                        | 12 |

|              |    |
|--------------|----|
| No education | 13 |
|--------------|----|

E9. Different people get money to buy the things they need in different ways. Please tell me in the last 12 months from where/from whom do you usually get money to buy the things you need? Interviewer to probe for multiple sources  
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

If a single source of income in (E9) then transfer code from E9 to E10 and SKIP TO E11 If E9=19 and E10=19 SKIP TO E14

E10. Which of these sources of money you told me about do you rely most on to cover your expenses? (what is your main source of income) SINGLE CODE ONLY.

**For the main source of money ask:**

E11. How often do you usually receive the money you get from ? (REFER TO E10) DO NOT READ OUT. SINGLE MENTION.

(1=Daily; 2=Weekly; 3=Monthly; 4=Annually; 5=Seasonally/Occasionally/upon completion of job; 98=Other, specify

**For the main source of money ask:**

E12. How do you **MOSTLY** receive the money you get from ? (REFER TO E10) SINGLE MENTION

(1=Cash; 2=Cheque; 3=Paid into bank account; 4=Get via mobile money; 98=Other, specify; 95=Refused)

|                                                                                                                                               | E9 | E10 | E11<br>Code<br>list | E12<br>Code<br>list |
|-----------------------------------------------------------------------------------------------------------------------------------------------|----|-----|---------------------|---------------------|
| <b>WAGE/SALARY INCOME</b>                                                                                                                     |    |     |                     |                     |
| Salary/wages from Government/Public Sector (Includes NYSC payments)                                                                           | 1  | 1   |                     |                     |
| Salary/wages from Private Business/Company (Formal sector)                                                                                    | 2  | 2   |                     |                     |
| Salary/wages from a Small Business/Trader (Informal sector, e.g., working for a small shop, market stall, or small workshop)                  | 3  | 3   |                     |                     |
| Salary/wages from a Farm/agricultural-related activity                                                                                        | 4  | 4   |                     |                     |
| Salary/wages from an Individual/Household (For domestic chores, childcare, or manual labor)                                                   | 5  | 5   |                     |                     |
| <b>OWN BUSINESS/ AGRICULTURAL VALUE CHAIN INCOME</b>                                                                                          |    |     |                     |                     |
| Farming/Raising Livestock (Subsistence or Commercial - direct cultivation/animal rearing income)                                              | 6  | 6   |                     |                     |
| Trading/Selling Agricultural Produce/Livestock (Purchasing, processing, and re-selling farm goods)                                            | 7  | 7   |                     |                     |
| Agricultural Inputs/Services (Selling seeds, fertilizer, machinery, or providing extension services)                                          | 8  | 8   |                     |                     |
| <b>OWN BUSINESS/SERVICE INCOME</b>                                                                                                            |    |     |                     |                     |
| Own Business/Trader (Non-farming goods, e.g., selling clothes, provisions, raw materials)                                                     | 9  | 9   |                     |                     |
| Own Business - Provide a Service (e.g., hairdresser, tailor, mechanic, software services, small equipment rental, transportation)             | 10 | 10  |                     |                     |
| Income from Traditional/Physical Creative Arts (Music sales, visual arts, crafts, performing arts, publishing, traditional entertainment)     | 11 | 11  |                     |                     |
| Income from Digital Content Creation/Influencing (Earnings from social media platforms like YouTube, TikTok, Instagram, online courses, etc.) | 12 | 12  |                     |                     |
| <b>FINANCIAL/CAPITAL INCOME</b>                                                                                                               |    |     |                     |                     |
| Rent (From property/land)                                                                                                                     | 13 | 13  |                     |                     |
| Interest or Return on Investments (On savings, bonds, shares, business profits)                                                               | 14 | 14  |                     |                     |
| <b>TRANSFERS &amp; AID (NON-REPAYABLE)</b>                                                                                                    |    |     |                     |                     |
| Inheritance or insurance payout (Significant funds or assets received as a one-time transfer from the deceased.)                              | 15 | 15  |                     |                     |

|                                                                                                                                             |    |    |  |  |
|---------------------------------------------------------------------------------------------------------------------------------------------|----|----|--|--|
| Alimony / Child Support                                                                                                                     | 16 | 16 |  |  |
| Remittances from Family/Friends Living Abroad                                                                                               | 17 | 17 |  |  |
| Cash Support from Family/Friends within the Country                                                                                         | 18 | 18 |  |  |
| Pension (Government or Private)                                                                                                             | 19 | 19 |  |  |
| Government Social Welfare/Cash Transfers (Specific ongoing government programs, e.g., monthly cash transfer, disability allowance)          | 20 | 20 |  |  |
| Emergency Relief/Humanitarian Aid (One-off or temporary support from government, NGOs, or others in response to disaster/crisis/palliative) | 21 | 21 |  |  |
| Other (Specify):                                                                                                                            | 98 | 98 |  |  |

E 13b. ASK ONLY IF E9= ,6 ,7,8, 9 10,11, and 12 . REST GO TO E14

How many people (apart from yourself) do you employ in your business? RECORD EXACT NUMBER

|                       |    |
|-----------------------|----|
| Do not employ anybody | 0  |
| Total                 |    |
| Do not know           | 96 |

E13c. What are the obstacles to growing your business, if any? **MULTIPLE MENTIONS POSSIBLE. DO NOT READ OUT**

SCRIPTER NOTE: e9 = 6,7,8,9,10,11,12

|                                                                           |    |
|---------------------------------------------------------------------------|----|
| Finance (Access to loans, cost of credit)                                 | 1  |
| Infrastructure & Logistics (Electricity, transport, space, land)          | 2  |
| Human Capital & Productivity (Staff skills, education, productivity)      | 3  |
| Market & Demand (Competition, lack of customers/sales)                    | 4  |
| Regulatory & Legal (Tax, licensing, customs, legal system)                | 5  |
| Governance & Security (Corruption, policy uncertainty, crime, harassment) | 6  |
| Supply & Environment (Raw materials, weather, technology)                 | 7  |
| No obstacles                                                              | 99 |

**ASK ALL:**

E14. I would like to know if you have any of the following. Do you have? **READ OUT.**

|                                          | Yes | No |
|------------------------------------------|-----|----|
| National Identification Number (NIN)     | 1   | 2  |
| IDP card                                 | 1   | 2  |
| Voter's ID card (temporary or permanent) | 1   | 2  |
| International Passport                   | 1   | 2  |
| Medical insurance ID card (HMO card)     | 4   | 2  |
| Driver's license                         | 1   | 2  |
| Pay slip/salary slip                     | 1   | 2  |
| Land ownership documents                 | 1   | 2  |
| House ownership documents                | 1   | 2  |
| Bank Verification Number (BVN)           | 1   | 2  |
| Electricity bill                         | 1   | 2  |
| Local government rates and taxes invoice | 1   | 2  |
| Lease or rental agreement                | 1   | 2  |
| Tax ID                                   | 1   | 2  |

## F. FINANCIAL CAPABILITY

F3 <sup>[OBJ]</sup> Thinking about money matters and goals that require a large amount of money, what if anything, would you say is the **main goal** that you are currently trying to achieve? **DO NOT READ OUT STATEMENTS. SINGLE CODE'.**

|                                                                                     |    |
|-------------------------------------------------------------------------------------|----|
| Buying land                                                                         | 1  |
| Buying or building a house/apartment to live in                                     | 2  |
| Buying or building a house/apartment to rent out or sell                            | 3  |
| Moving into my own or a better house/apartment                                      | 4  |
| Paying for a big life event such as a wedding, birth of a child, milestone birthday | 5  |
| Paying for a family member's education or my education                              | 6  |
| Paying for a holiday, travel or visiting someone                                    | 7  |
| Buying or paying for a vehicle                                                      | 8  |
| Buying or paying for a purchase such as furniture, TV, phone etc.                   | 9  |
| Starting a business                                                                 | 10 |
| Expanding my business                                                               | 12 |
| Buying equipment or assets for a business or agricultural activity                  | 11 |
| Relocating abroad - JAPA                                                            | 13 |
| Repair for house/work after a weather related event                                 | 14 |
| Other (specify)                                                                     | 98 |
| I do not have any of these goals now *Fixed *Exclusive                              | 96 |
| Do not Know *Fixed *Exclusive                                                       | 99 |
| Refused to answer *Fixed *Exclusive                                                 | 95 |

**If code 14 or 98 or 95 at F3, skip F4a and F4b**

F4a And what have you done, if anything, in the last year to achieve this goal of [INSERT GOAL FROM F3]

**DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

F4b Which of these would you say is your main means of achieving your goal? **ASK ONLY SELECTED OPTIONS IN F4a DO NOT READ OUT. SINGLE RESPONSE.**

|                                                                                                                | F4a | F4b |
|----------------------------------------------------------------------------------------------------------------|-----|-----|
| Borrowed from a bank or other formal institution                                                               | 1   | 1   |
| Borrowed from a digital microfinance e.g., Moniepoint, OPay, Carbon, Branch)                                   | 2   | 2   |
| Borrowed from moneylender (informal)                                                                           | 3   | 3   |
| Borrowed from saving group/cooperative                                                                         | 4   | 4   |
| Borrowed from family or friends or community or church/mosque                                                  | 5   | 5   |
| Took a loan or advance from my employer                                                                        | 6   | 6   |
| Took a loan from a shopkeeper                                                                                  | 7   | 7   |
| Used savings held at a formal institution such as a commercial bank, pension provider or an insurance provider | 8   | 8   |
| Used investments                                                                                               | 9   | 9   |
| Used savings from savings group, savings/thrift collector/merchant                                             | 10  | 10  |
| Used savings held with friends or family                                                                       | 11  | 11  |
| Used savings held in a secret hiding place                                                                     | 12  | 12  |
| Used pension savings                                                                                           | 22  | 22  |
| Sold livestock                                                                                                 | 13  | 13  |
| Sold other assets such as a car, business, household goods, Land                                               | 14  | 14  |
| Got money or other assistance from friends or family or the community which I did not have to re-pay           | 15  | 15  |
| Cut back on my expenses                                                                                        | 16  | 16  |
| Worked more or got additional jobs                                                                             | 17  | 17  |
| Bought on credit                                                                                               | 18  | 18  |
| Bought on hire purchase                                                                                        | 19  | 19  |
| Got a credit card or extended my limit on my credit card                                                       | 20  | 20  |
| Have a goal but did nothing in the past 12 months to achieve it [Exclusive]                                    | 21  | 21  |
| Other, specify                                                                                                 | 98  | 98  |

F5a. Do you save or keep money for different reasons and how often?

F5b. Do you invest money in assets (that is buying properties, equipment, livestock, or stock market instruments, etc. to generate future cash flow or profit) and how often?

|                    | F5a | F5b |
|--------------------|-----|-----|
| Always             | 1   | 1   |
| Sometimes          | 2   | 2   |
| Do not save/invest | 3   | 3   |

F5c. ASK if F5A = 1 or 2,

If your household had no income, for how many months could you cover your regular living expenses using only your savings or investment or selling something you own? SINGLE MENTION ONLY.

|                     |    |
|---------------------|----|
| Less than one month | 1  |
| One month           | 2  |
| 2-3 months          | 3  |
| 4-6 months          | 4  |
| More than 6 months  | 5  |
| Do not know         | 96 |

F6. To what extent do you agree or disagree with the following statement?

"I actively plan how to use my money for future expenses and goals."

|                   |   |
|-------------------|---|
|                   |   |
| Strongly Disagree | 1 |
| Disagree          | 2 |
| Neutral           | 3 |
| Agree             | 4 |
| Strongly Agree    | 5 |

F7a1. In the past 12 months, how often have you experienced running out of money and could not cover your expenses?

|                                                   |   |            |
|---------------------------------------------------|---|------------|
| Monthly                                           | 1 | Go to F7b  |
| For more than one month in the last twelve months | 2 | Go to F7b  |
| One month in the past year                        | 3 | Go to F7b  |
| It hasn't happened in the last twelve months      | 4 | Go to F7b1 |

F7b What did you **mainly** do to pay for things when this happened? **DO NOT READ OUT. SINGLE RESPONSE.**

Interviewer: If the respondent says he/she borrowed - probe for the lender

|                                                                                                              |    |
|--------------------------------------------------------------------------------------------------------------|----|
| Used savings from a bank or other formal financial institution                                               | 1  |
| Used savings from an informal institution such as savings group, village association etc.                    | 2  |
| Sold asset(s)                                                                                                | 3  |
| Got an advance on your salary                                                                                | 4  |
| Borrowed money from a bank or other formal financial institution                                             | 5  |
| Borrowed money from a group they belong to (savings group, cooperative, community/village/trade association) | 6  |
| Borrowed from a moneylender in the community                                                                 | 7  |
| Borrowed from savings/thrift collector/merchant                                                              | 8  |
| Borrowed from family/friends                                                                                 | 9  |
| Borrowed money from a microfinance bank                                                                      | 14 |
| Cut down on other expenses                                                                                   | 10 |
| Bought goods on credit                                                                                       | 11 |
| Received gifts/donations/contributions from friends/family                                                   | 12 |
| Did nothing specific (waited, prayed)                                                                        | 13 |
| Other, specify                                                                                               | 98 |

F7b1. Over the past 12 months, how would you describe your income and spending? Did you generally spend much more, a little more than, about the same as, a little less than, or much less than your income?

|                                            |    |
|--------------------------------------------|----|
| Generally, spend much less than income     | 1  |
| Generally, spend a little less than income | 2  |
| Generally, spend about the same as income  | 3  |
| Generally, spend a little more than income | 4  |
| Generally, spend much more than income     | 5  |
| Don't know                                 | 96 |
| Refused                                    | 95 |

F7c How difficult would it be for you to come up with ₦156,000 within the NEXT 7 DAYS? Would it be very difficult, somewhat difficult, or not difficult at all?

(GNI per capita (current LCU) for Nigeria in 2024 (latest available data) is ₦1,560,177.

|                      |    |           |
|----------------------|----|-----------|
| Very difficult       | 1  | Go to F9  |
| Somewhat difficult   | 2  | Go to F7d |
| Not difficult at all | 3  | Go to F7d |
| Do not know          | 96 | Go to F9  |
| Refused              | 95 | Go to F9  |

F7d Ask if F7c = 2 or 3 How would you mainly raise this money? DO NOT READ OUT. SINGLE RESPONSE.

|                                                                                                            |    |
|------------------------------------------------------------------------------------------------------------|----|
| Savings from a bank or other financial institution                                                         | 1  |
| An informal institution such as savings group, village association etc.                                    | 2  |
| Sell asset(s)                                                                                              | 3  |
| Get an advance on your salary                                                                              | 4  |
| Borrow money from a bank or other financial institution                                                    | 5  |
| Borrow money from a group they belong to (savings group, cooperative, community/village/trade association) | 6  |
| Borrow from a moneylender in the community                                                                 | 7  |
| Borrow from savings/thrift collector/merchant                                                              | 8  |
| Borrow from family/friends                                                                                 | 9  |
| Borrow money from a microfinance bank/                                                                     | 11 |
| Gifts/donations/contributions from friends/family                                                          | 10 |
| Other, specify                                                                                             | 98 |

The next few questions are more like a quiz. The questions are not designed to catch you out, so if you think you have the right answer, you probably do. If you don't know the answer, you can just say so.

F9 Imagine that five friends are given a gift of 20 000 Naira. If the friends must share the money equally how much does each one get? DO NOT READ OUT. SINGLE CODE ONLY.

|                   |    |
|-------------------|----|
| Correct           | 1  |
| Incorrect         | 2  |
| Irrelevant answer | 3  |
| Do not know       | 96 |
| Not sure          | 99 |
| Refused to answer | 95 |

F10 If you could choose between two options, which would you take? READ OUT. SINGLE MENTION.

|                                                                     |    |
|---------------------------------------------------------------------|----|
| A sure gain of Naira. 10,000                                        | 1  |
| A 50% chance to gain Naira. 20,000 and a 50% chance to gain nothing | 2  |
| Refused to answer                                                   | 95 |

F11 If you could choose between two options, which would you take? READ OUT. SINGLE MENTION.

|                                                                     |    |
|---------------------------------------------------------------------|----|
| A sure loss of Naira. 10,000                                        | 1  |
| A 50% chance to lose Naira. 20,000 and a 50% chance to lose nothing | 2  |
| Refused to answer                                                   | 95 |

F12. Please tell me, which is applicable to you, respond with: 1=Yes, 2=Sometimes, 3= No, 98=Not applicable

**READ OUT. SINGLE RESPONSE PER EVENT. SINGLE MENTION PER STATEMENT.**

|   |                                                                                                                                                                                         |  |
|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| 1 | When you get or acquire financial products or services like loans, bank accounts, payment services etc you compare different options and then choose the best one that suits your needs |  |
| 2 | You know what to do when not satisfied with a financial service or product                                                                                                              |  |
| 3 | You are confident enough to make a complaint against a bank or financial institution if you are not satisfied with the service or product offered                                       |  |
| 4 | You understand the terms and conditions in the contract with a financial institution                                                                                                    |  |

F12b. Thinking about using a *formal financial service provider* (such as a bank, microfinance bank, mobile money operator/fintech app. On a scale of 1 to 5, where 1 means “Not at all confident” and 5 means “Very confident”, how confident do you feel doing the following activities on your own , without any help?

|                                                      | 1 (Not at all) | 2 | 3 | 4 | 5 (Very) |
|------------------------------------------------------|----------------|---|---|---|----------|
| Make a deposit / cash-in (put money in)              |                |   |   |   |          |
| Make a withdrawal / cash-out (take money out)        |                |   |   |   |          |
| Send money to someone (transfer)                     |                |   |   |   |          |
| Apply for a loan (submit a loan request/application) |                |   |   |   |          |

Still thinking about financial products please tell me what you think about the following:

|     |                                                                                                                                              | Yes | No | Don't know | Not applicable |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------|-----|----|------------|----------------|
| F14 | Do you feel that your financial provider always explains their products and fees in a clear way you can easily understand?                   | 1   | 2  | 3          | 98             |
| F15 | Have you been surprised by hidden fees or extra charges from a financial service provider in the past 12 months?                             | 1   | 2  | 3          | 98             |
| F16 | In the past 12 months, have you been informed of changes to fees/charges of financial products/services?                                     | 1   | 2  | 3          | 98             |
| F17 | Do you feel that fees or charges by formal financial institutions (bank, microfinance etc) are affordable?                                   | 1   | 2  | 3          | 98             |
| F18 | Have you been unfairly treated by staff/agent from a financial institution                                                                   | 1   | 2  | 3          | 98             |
| F19 | Do you think your financial service providers are doing all within their power to protect your personal information from fraudulent persons? | 1   | 2  | 3          | 98             |
| F20 | In the last 30 days, was there any time you could not complete a transaction because your bank's platform was down?                          | 1   | 2  | 3          | 98             |
| F26 | You are satisfied with your financial institution's customer support                                                                         | 1   | 2  | 3          | 98             |
| F27 | Whenever you visit a bank branch, you are always served on time.                                                                             | 1   | 2  | 3          | 98             |
| F28 | You use a mobile phone and/or tablets to manage your financial activities e.g. using internet banking or apps, sending or receiving money.   | 1   | 2  | 3          | 98             |
| F29 | Do you budget for your money?                                                                                                                | 1   | 2  | 3          | 98             |
| F30 | Do you know how much money you spent personally in the last 7 days?                                                                          | 1   | 2  | 3          | 98             |
| F31 | Do you keep track of the money you get and spend?                                                                                            | 1   | 2  | 3          | 98             |

F12c. How many transactions did you make through formal financial services (such as a bank or microfinance bank) in the last 30 days? READ OUT

|                |   |
|----------------|---|
| 1 -2 times     | 1 |
| 3-5 times      | 2 |
| 6-10 times     | 3 |
| Above 10 times | 4 |
| None           | 5 |

## CP: CONSUMER PROTECTION & FRAUD

**ASK ALL:** I will now ask you a few questions about consumer protection and fraud, including any problems or challenges you may have experienced in the past 6 months.

CP1. Have you faced any of the following issues in the last 6 months? [Multiple mention] READ OUT

Yes/no

Scripter note: Recall responses CP1

CP1a. Out of all the responses in CP1 above, (if more than 1 mentioned in CP1 ask CP1a IF NOT Auto code CP1 into CP1a)

Which of the issues you mentioned had the greatest impact? SINGLE MENTION

|                                                                                                                                                                                       |    |   |            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|---|------------|
| Transaction failure (The payment/transfer didn't go through (failed, reversed, or stuck pending) and the money didn't reach the right place.)                                         | 1  | 1 | GO TO CP1b |
| Unauthorized transaction (Money moved from the account <b>without the person approving it</b> (they didn't do it and didn't permit anyone).                                           | 2  | 2 |            |
| Delayed refund They were meant to get money back (after a failed transaction/return), but the refund <b>took longer than expected</b> .                                               | 3  | 3 |            |
| Double deduction The account was debited <b>twice (or more)</b> for one transaction, or debited but the transaction also failed.                                                      | 4  | 4 |            |
| Account access issue (e.g. expired ID, password or PIN)<br>They couldn't log in or use the account because of verification/ID problems or forgotten/blocked password/PIN/USSD access. | 5  | 5 |            |
| Unexpected charges/fees<br>Fees were higher than expected or charged when they didn't expect any fee (e.g., extra SMS/transfer/withdrawal charges).                                   | 6  | 6 |            |
| Others (please specify)                                                                                                                                                               | 7  | 7 | GO TO CP9a |
| Did not experience any of the issues (Exclusive)                                                                                                                                      | 99 |   |            |

CP1b. What were the impacts of the issue above [Scripter RECALL RESPONSE in CP1a above] you faced? (Select all that apply) DO NOT READ OUT

|                                                                                                        |   |
|--------------------------------------------------------------------------------------------------------|---|
| • Lost money (some or all was not recovered)                                                           | 1 |
| • Money was tied up for a while (could not use it until it was resolved/refunded)                      | 2 |
| • Could not complete an important payment/transfer (e.g., rent, school fees, bills, business purchase) | 3 |
| • Business disruption (lost sales/customers, could not restock, delayed operations)                    | 4 |
| • Extra costs incurred (transport/airtime/data, extra fees/charges, time spent following up)           | 5 |
| • Had to borrow money or get help to cover expenses                                                    | 6 |
| • Stress or worry (emotional distress, anxiety)                                                        | 7 |
| • Time lost (missed work/appointments, long time spent resolving the issue)                            | 8 |
| • Account limitations (account blocked/frozen/closed, reduced limits, could not access account)        | 9 |

|                                               |               |
|-----------------------------------------------|---------------|
| • Shame & embarrassment                       | 10            |
| • Damage to my reputation                     | 11            |
| • Strained personal relationships             | 12            |
| • No real impact / issue was resolved quickly | 13[Exclusive] |

CP2: What channel(s) did you use to get help **the last time** you experienced any of the issues above? (Select all that apply) READ OUT

|                                                      |                  |
|------------------------------------------------------|------------------|
| Phone call via Customer care hotline of the provider | 1                |
| Bank/DFS agent in person                             | 2                |
| Mobile app support/chatbot                           | 3                |
| Social media (e.g., Twitter, Facebook)               | 4                |
| In-person Branch visit                               | 5                |
| Email/Email support                                  | 6                |
| Online review via chatbox/google play/apple store    | 7                |
| Someone contacted them on my behalf                  | 8                |
| I didn't seek any form of redress                    | 9<br>(Exclusive) |

CP3: How long did it take to **resolve** the issue ?

|                  |   |
|------------------|---|
| Less than 1 day  | 1 |
| 1-3 days         | 2 |
| 4-7 days         | 3 |
| 1-2 weeks        | 4 |
| Over 2 weeks     | 5 |
| Still unresolved | 6 |

|  |  |                  |
|--|--|------------------|
|  |  |                  |
|  |  | <b>GO TO CP5</b> |

CP4: Approximately how much did you spend in total trying to resolve this issue? (e.g., transport fares, phone call credit, data costs, etc.)?

|                                 |   |
|---------------------------------|---|
| Less than ₦500                  | 1 |
| ₦500 - ₦2,000                   | 2 |
| ₦2,001 - ₦5,000                 | 3 |
| ₦5,001 - ₦10,000                | 4 |
| More than ₦10,000               | 5 |
| Do not know / Refused to answer | 6 |
| It didnt cost me anything       | 7 |

CP5: After experiencing these challenges, did you change how you use this financial service provider, and how? READ OUT

|                                                                |   |           |
|----------------------------------------------------------------|---|-----------|
| Yes, I stopped using this provider entirely                    | 1 | GO TO CP6 |
| Yes, I switched to alternative providers for most transactions | 2 |           |
| Yes, I reduced my usage with this provider                     | 3 |           |
| Yes, because I lost trust / feared losing money again          |   |           |
| Avoided digital transactions (returned to cash more often)     | 4 |           |
| Other (please specify)                                         | 5 | GO TO CP7 |
| No, I did not change my usage behavior                         | 6 |           |

## ASK ALL

Many people in Nigeria have faced different kinds of financial scams or fraud attempts. There are no right or wrong answers here – we just want to understand your experience

CP8: In the last 6 months, have you been contacted by someone attempting to deceive you into sharing personal financial information or transferring money or authorizing a transaction that could result in your losing money?

|     |   |  |
|-----|---|--|
| Yes | 1 |  |
| No  | 2 |  |

CP9: ASK ALL, do you know anyone (e.g., friend, family) who has been a victim of fraud?

|     |   |                   |
|-----|---|-------------------|
| Yes | 1 |                   |
| No  | 2 | <b>GO TO CP14</b> |

CP10: ASK if CP8 =1 Please describe the type of fraud attempt you experienced personally, . What type of fraud was it? (Select all that apply)

|                                                                                               |    |
|-----------------------------------------------------------------------------------------------|----|
| Phone call pretending to be from a bank or mobile money provider                              | 1  |
| SMS, Email, or suspicious message with phishing links                                         | 2  |
| Fake social media account (WhatsApp, Facebook, etc.) offering investments or help             | 4  |
| Fake job or grant offer                                                                       | 5  |
| Request for your sensitive information (OTP, PIN, or password)                                | 6  |
| Impersonating a trusted person (family/friend) and asking for financial help                  | 7  |
| <b>Identity theft/account takeover</b> (Someone used your personal info e.g., ID, BVN, NIN)   | 8  |
| Someone hacks into your bank account and withdraws money                                      | 9  |
| <b>Sim swap fraud</b> (Lost access to your phone line used for banking alerts)                | 10 |
| <b>Phishing websites</b> (A fake website that looks like a bank or shop portal)               | 11 |
| Fraud at agent location POS agent cheated you, took extra money, or lied about a transaction) | 12 |
| <b>Fake Bank App</b> (Downloaded a mobile banking app that turned out to be fake)             | 13 |
| <b>ATM/POS skimming</b> (A hidden device was used to copy your card information)              | 14 |
| <b>Sim churn</b> (Old phone number reassigned/reused improperly)                              | 15 |
| <b>Payment card swap fraud</b> (tricked at an ATM where someone swapped your bank card)       | 16 |
| Others (specify)                                                                              | 98 |
| None                                                                                          | 99 |

CP12: Did you lose money because of this in CP10 (recall their response) ?

|            |   |
|------------|---|
| Yes        | 1 |
| No         | 2 |
| Don't know |   |

CP13: Did you report the fraud incident & to who did you report?

|                                  |   |
|----------------------------------|---|
| Yes, to my bank or provider      | 1 |
| Yes, to the police               | 2 |
| No, I didn't report it           | 3 |
| I didn't know how to report it   | 4 |
| I don't know if they reported it | 5 |

## ASK ALL

CP14a. How confident do you feel in your ability to detect fraud attempts? Single mention

|                    |   |
|--------------------|---|
| Very confident     | 1 |
| Somewhat confident | 2 |
| Not confident      | 3 |
| Not sure           | 4 |

IF CP14a = 1 or 2

CP14b: How do you identify that a message is likely a fraud attempt? MENTION THE WAYS THAT YOU KNOW  
[Select all that apply] DO NOT READ OUT

|                                                                                                                               |    |
|-------------------------------------------------------------------------------------------------------------------------------|----|
| 1. The message asks for personal or confidential information (e.g. PINs, passwords, account details).                         | 1  |
| 2. The message contains suspicious links, attachments, or files.                                                              | 2  |
| 3. The message has <b>poor spelling, grammar, or unusual formatting</b>                                                       | 3  |
| 4. The sender's number, email, or identity looks unofficial or incorrect.                                                     | 4  |
| 5. The message refers to <b>transactions or services I do not recognise</b> .                                                 | 5  |
| 6. The message <b>offers free money, prizes, or urgent rewards</b> .                                                          | 6  |
| 7. The message <b>sounds unusual</b> , even if it comes from someone I know.                                                  | 7  |
| 8. The <b>branding or language does not match</b> my bank or service provider.                                                | 8  |
| 9. I <b>verify the message directly</b> by logging into my bank app or contacting the organisation through official channels. | 9  |
| 10. I rely on <b>warnings, advice, or shared experiences</b> from my bank or trusted sources.                                 | 10 |
| 17. Other, specify                                                                                                            | 11 |
| 18. I wasn't able to identify that the message was a fraud                                                                    | 12 |

CP15: Have you received any fraud education or alerts from your financial provider in the past year?

|                |    |
|----------------|----|
| Yes            | 1  |
| No             | 2  |
| Not Applicable | 95 |
| Don't Know     | 96 |

## QF: QUALITY OF FINANCIAL SERVICES

**QF1.** Now I am going to read a list of providers of financial services. For each one that I mention, please tell me whether you have ever used a service they provide in the last 12 months? READ OUT. MULTIPLE MENTION POSSIBLE.

Note: For each provider of financial services in QF1, ask QF4, QF5, FS2, QF6 and QF7 before asking the next provider of financial services

**QF3.** And does your [the institution that you have used in the last 12 months in [Recall QF1]] offer services electronically without using cash? This could be by using a phone menu or app, website, debit or prepaid card, USSD, e-Naira or any other way to get or send money electronically? [Yes/No] SINGLE MENTION.

**QF4.** Do you have an account registered in your name with a [insert name of institution] [Yes/No/No, but use someone else's account]? SINGLE MENTION.

Scripter note if No or Someone else SKIP FS2

**FS2.** When did you open an account in a [insert name of institution]? If you have more than one account, please refer to the most recent account opened. USE THE CODE LIST BELOW. SINGLE MENTION

**QF6.** Which of the following activities have you done in the last 12 months using a [insert name of institution]? SHOW CODE. READ OUT AND MULTIPLE MENTION. ~~Note, as this isn't applicable to QF1 = 6, so exclude~~

**QF7a.** In general, how do you TRUST [insert name of institution]? By trust, we mean your confidence that this institution will treat customers fairly, keep their money safe, and do what it promises. LIST CODE READ OUT SINGLE

MENTION.

**QF7b.** When did you last use [insert name of institution]? Would you say? LIST CODE AND SINGLE MENTION.

**QF7c.** Since you started using [insert name of institution mentioned in QF4 =1], in what ways has it made your life better or helped you? Multiple mention READ OUT (further explanation - I mean any positive difference since you started using them – even small ones)

**READ OUT FROM CODE LIST AND ALLOW MULTIPLE ANSWERS.**

|                                                                                           | QF1,<br>QF2,<br>QF3 | QF4 |    |                   | FS2                 | QF6                 | QF7a                | QF7b                | QF7c                |
|-------------------------------------------------------------------------------------------|---------------------|-----|----|-------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
|                                                                                           |                     | Yes | No | Someone<br>else's | See<br>Code<br>list | See<br>Code<br>list | See<br>Code<br>list | See<br>Code<br>list | See<br>Code<br>list |
| Commercial bank                                                                           | 1                   | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| Microfinance bank (LAPO, ACCION,)                                                         | 2                   | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| Digital Microfinance bank (neo banks like Monieoint, Fairmoney, carbon, Kuda              | 3                   | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| Non-interest banking institution (Islamic finance e.g., Jaiz bank)                        | 4                   | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| Development Finance Institutions (e, g, NEXIM, Bank of Industry (BOI)                     | 5                   | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| Mortgage institution suchas FMBN                                                          | 6                   | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| Mobile money operator (Palm pay, Opay)                                                    | 7                   | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| Cooperative Society                                                                       | 8                   | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| Capital Market operator (stock brokers -like Afrinvest, Cardinal Stone, Stanbic IBTC etc) | 9                   | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| Payment Service Bank (9PSB, MTN MOMO, Hope PSB, Money master)                             | 10                  | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| Insurance provider                                                                        | 11                  | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| Pension fund administrator                                                                | 12                  | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| Microfinance institution                                                                  | 13                  | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| Savings group that you save with or borrow from                                           | 14                  | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| Village/community Association                                                             | 15                  | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| Savings/thrift collector/merchant                                                         | 16                  | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| Moneylender                                                                               | 17                  | 1   | 2  | 3                 |                     |                     |                     |                     |                     |
| None of the above (DO NOT READ OUT)                                                       | 99                  |     |    |                   |                     |                     |                     |                     |                     |

#### CODE LIST FS2

|                                               |    |
|-----------------------------------------------|----|
| Less than or up to six months ago             | 1  |
| Over 6 months ago but less than one year ago  | 2  |
| Over a year ago, but less than 2 years ago    | 3  |
| 2 years or more ago but less than 5 years ago | 4  |
| 5 years ago, or more                          | 5  |
| Don't know/can't remember                     | 96 |

#### CODE LIST QF6

|                     | Activities                                                     | Code |
|---------------------|----------------------------------------------------------------|------|
| <b>Basic Access</b> | 1. Deposited or withdrew money                                 | 1    |
|                     | 2. Sent or received money (transfer to another person)         | 2    |
| <b>Payments</b>     | 3. Bought airtime top-ups or paid a mobile phone bill          | 3    |
|                     | 4. Paid a school fee                                           | 4    |
|                     | 5. Paid household bills (electricity, water, DStv, rent, etc.) | 5    |

|                           |                                                                        |    |
|---------------------------|------------------------------------------------------------------------|----|
|                           | 6. Paid for goods at a store, shop, or restaurant (using POS/transfer) | 6  |
|                           | 7. Paid tax, fine, fee, or other payment to the government             | 7  |
| <b>Income</b>             | 8. Received income from an employer                                    | 8  |
|                           | 9. Received money from the government (e.g., a grant)                  | 9  |
| <b>Financial products</b> | 10. Saved money                                                        | 10 |
|                           | 11. Borrowed money                                                     | 11 |
|                           | 12. Made insurance payments or received claim                          | 12 |
|                           | 13. Made an investment (in the capital market or other fund)           | 13 |
|                           | 14. Made pension payments or retirement savings                        | 14 |
|                           | 15. Made an investment in the capital market                           | 15 |
|                           | 16. Never used any service in this institution [EXCLUSIVE]             | 97 |

#### CODE LIST QF7a

| Level               | Code |
|---------------------|------|
| Completely Trust    | 4    |
| Somewhat Trust      | 3    |
| Somewhat Distrust   | 2    |
| Completely distrust | 1    |

#### CODE LIST QF7b

|                                                      | Code |
|------------------------------------------------------|------|
| Yesterday/today                                      | 1    |
| In the past 7 days                                   | 2    |
| In the past 30 days                                  | 3    |
| In the past 60 days                                  | 4    |
| In the past 90 days                                  | 5    |
| More than 90 days ago but less than 6 months ago     | 6    |
| More than 6 months ago but within the past 12 months | 7    |
| More than 12 months ago                              | 8    |

#### CODE LIST QF7c

| Statements                                                                                           | Code |
|------------------------------------------------------------------------------------------------------|------|
| 1. It has improved my overall standard of living.                                                    | 1    |
| 2. It has helped my <b>business grow</b> or helped me <b>make more money or acquire more asset</b> . | 2    |
| 3. It has provided <b>better access to healthcare</b> or paid for medical needs.                     | 3    |
| 4. It has made it <b>easier to pay for school</b> or improved my children's educations.              | 4    |
| 5. It has increased my ability to handle <b>emergencies</b> or unexpected expenses.                  | 5    |
| 6. It has helped my household get <b>enough food</b> or improved our nutrition.                      | 6    |
| 7. It has led to <b>better housing</b> or a more stable place to live.                               | 7    |
| 8. It has helped me <b>plan for the future</b> (like retirement or long-term savings).               | 8    |
| 9. The institution services have not impacted on my well-being or personal needs. [exclusive]        | 9    |
| 12. Don't know                                                                                       | 12   |

QF9. What is the *main* reason you trust [insert institution name from QF7a?]

**INTERVIEWER: DO NOT READ OUT. MULTIPLE MENTION ONLY.**

|                                                   |    |
|---------------------------------------------------|----|
| Safety of my funds/money                          | 1  |
| Easy access (location/digital access is easy)     | 2  |
| Speed of transactions                             | 3  |
| Access to loans                                   | 4  |
| Returns/interest on investment/savings            | 5  |
| Convenience                                       | 6  |
| Low charges/ Cost of product/service              | 7  |
| Availability (Always open/working when I need it) | 8  |
| Other, specify                                    | 98 |

If QF1 = 1-4,7, 9-12

QF10a. [If QF1 = 1-4,7, 9-12 ]: Have you experienced a significant problem with [insert provider name] that you tried to resolve at the branch or through customer service, but it could *not* be fixed?

|             |   |                   |
|-------------|---|-------------------|
| Yes         | 1 | Continue to QF10b |
| No          | 2 | Go To QF11        |
| Do not know | 3 |                   |

QF10b. Since the problem was not fixed by the provider, who did you turn to for help?

**INTERVIEWER: DO NOT READ OUT OPTIONS. SINGLE RESPONSE ONLY.**

|                                                        |    |
|--------------------------------------------------------|----|
| The Regulators (CBN, SEC, NAICOM, PENCOM, FCCPC, etc.) | 1  |
| A Lawyer or the Court system                           | 2  |
| The Police or EFCC                                     | 3  |
| Family or friends (for advice/intervention)            | 4  |
| A Community or Religious leader                        | 5  |
| Local politician                                       | 6  |
| Social media (e.g., posting on Twitter/Facebook)       | 7  |
| I cannot do anything (No options available)            | 8  |
| Don't know                                             | 96 |
| Other, specify                                         | 98 |

## BA: COMMERCIAL BANKS

I would now like to ask you a few questions about commercial banks and bank accounts held in your own name.

|            | Have bank account                                                                          |
|------------|--------------------------------------------------------------------------------------------|
| • Scripter | • Autofill and hide BAA1 if respondent selected code 1 in (QF1= 1) Note if QF1 = 2 ASK BA4 |

BAA1. Do you have a bank account in your own name?

|     |   |           |
|-----|---|-----------|
| Yes | 1 |           |
| No  | 2 | GO TO BA4 |

BAA2. Which bank or banks do you currently have an account with? Multi mention Possible. **READ OUT**

(Interviewer: Record the code name of the bank using the list below)

|  |  |  |  |  |  |
|--|--|--|--|--|--|
|  |  |  |  |  |  |
|--|--|--|--|--|--|

| Bank Code List                  |    |
|---------------------------------|----|
| 1. Access Bank                  | 1  |
| 2. First Bank of Nigeria        | 2  |
| 3. United Bank for Africa (UBA) | 3  |
| 4. Zenith Bank                  | 4  |
| 5. Guaranty Trust Bank (GTBank) | 5  |
| 6. Ecobank Nigeria              | 6  |
| 7. Fidelity Bank                | 7  |
| 8. Stanbic IBTC Bank            | 8  |
| 9. Union Bank                   | 9  |
| 10. Sterling Bank               | 10 |
| 11. Wema Bank                   | 11 |
| 12. Polaris Bank                | 12 |

|                                           |    |
|-------------------------------------------|----|
| 13. Keystone Bank                         | 13 |
| 14. Unity Bank                            | 14 |
| 15. Other commercial bank (specify) _____ | 15 |
| 16. Other (specify)                       | 97 |
| 16. Don't know                            | 98 |
| 17. Refuse to answer                      | 99 |

BAA3. How often do you use your **Main** bank account?

(Enumerator needs to confirm which of the listed banks is the main account)

|                               |   |
|-------------------------------|---|
| Daily                         | 1 |
| Weekly                        | 2 |
| Monthly                       | 3 |
| Quarterly                     | 4 |
| Annually                      | 5 |
| Occasionally                  | 6 |
| Do not know (Do not read out) |   |

BA1. We are now going to talk about your current use (in the past 90 days) of various commercial bank products. Please tell me if you currently have or use any of the following: **READ OUT ALL THE PRODUCTS SINGLE MENTION PER ROW.**

|     | <b>BANK PRODUCTS</b>                                                                | <b>BA1</b> |
|-----|-------------------------------------------------------------------------------------|------------|
| 1.  | ATM card / Debit card                                                               | 1          |
| 2.  | Credit card                                                                         | 2          |
| 3.  | Current account                                                                     | 3          |
| 4.  | Fixed deposit account                                                               | 4          |
| 5.  | Savings account                                                                     | 5          |
| 6.  | Mortgage                                                                            | 6          |
| 7.  | Personal loan                                                                       | 7          |
| 8.  | Overdraft                                                                           | 8          |
| 9.  | Non-Interest banking services                                                       | 9          |
| 10. | Domiciliary account                                                                 | 10         |
| 11. | e-naira (Nigeria's central bank digital currency, backed by law and a legal tender) | 11         |

BA3a. Which of the following channels do you use to perform **ANY** of your commercial bank transactions? **READ OUT. SINGLE CODE ONLY.**

BA3b. Out of all the channels you just mentioned [**REFER TO CHANNELS CHECKED IN BA3a**], which one do you use **MOST FREQUENTLY** when you perform transactions for those bank products?

|                                                 | <b>BA3a</b> | <b>BA3b</b> |
|-------------------------------------------------|-------------|-------------|
| Bank teller/cashier (at a physical bank branch) | 1           | 1           |
| ATM                                             | 2           | 2           |
| Mobile Banking App (installed on a smartphone)  | 3           | 3           |
| USSD Code (e.g., *737#, *901#, etc.)            | 4           | 4           |
| Internet/Online Banking (via a web browser)     | 5           | 5           |
| Bank Agent / POS Agent                          | 6           | 6           |
| Other (Specify: _____)                          | 7           | 7           |

BA4. What are the main reasons why you don't use ? **DO NOT READ OUT. MULTIPLE MENTIONS.**

|                   |                                                                      |    |
|-------------------|----------------------------------------------------------------------|----|
| <b>Financial</b>  | No steady income, no money to save, No job                           | 1  |
|                   | High fees, high loan interest, minimum balance requirement           | 2  |
| <b>Access</b>     | Banks are too far or cost too much to reach.                         | 3  |
|                   | No ID (NIN/BVN), too much paperwork                                  | 4  |
| <b>Trust/Risk</b> | Fear of fraud, security, bribes, or bad experience.                  | 5  |
|                   | Prefer to keep money at home/habit.                                  | 6  |
| <b>Capability</b> | Cannot read/write, don't understand how it works.                    | 7  |
|                   | Not aware of the services or how to open one.                        | 8  |
| <b>Social</b>     | Spouse or family will not allow it.                                  | 9  |
|                   | Services not available for my age (too young/old).                   | 10 |
| <b>Other</b>      | No reason                                                            | 11 |
|                   | Too much corruption (e.g., bribes)                                   | 12 |
|                   | I used to have a bank account, but closed it due to a bad experience | 13 |
|                   | Other specify                                                        | 98 |
|                   | Don't know (Do not read out)                                         | 96 |

#### MF: MICROFINANCE & DIGITAL MICROFINANCE

I would now like to ask you a few questions about Microfinance banks and bank accounts held in your own name.

|            | Have MIF bank account                    |
|------------|------------------------------------------|
| • Scripter | • Autofill and hide MF1 if QF1=2, QF1 =3 |

MF1. Do you have a personal account with a Microfinance Bank or a Digital Bank (e.g., Moniepoint, Kuda, OPay)?

|     |   |           |
|-----|---|-----------|
| Yes | 1 |           |
| No  | 2 | GO TO NB1 |

MF2. Which Microfinance or Digital bank(s) do you currently have an account with? **READ OUT**

*(INTERVIEWER: Multi-mention possible. Record the codes for all mentioned institutions from the list below.)*

|  |  |  |  |  |  |
|--|--|--|--|--|--|
|  |  |  |  |  |  |
|--|--|--|--|--|--|

| Bank Code List                    |    |
|-----------------------------------|----|
| 1. ACCION Microfinance Bank       | 1  |
| 2. AB Microfinance Bank           | 2  |
| 3. Baobab Microfinance Bank       | 3  |
| 4. LAPO Microfinance Bank         | 4  |
| 5. FinaTrust Microfinance Bank    | 5  |
| 6. Hasal MFB                      | 6  |
| 7. Mutual Trust Microfinance Bank | 7  |
| 8. Assets Microfinance Bank       | 8  |
| 9. BOI Microfinance Bank          | 9  |
| 10. Kuda Bank                     | 10 |
| 11. Moniepoint Microfinance Bank  | 11 |
| 12. FairMoney Microfinance Bank   | 12 |
| 13. RenMoney Microfinance Bank    | 13 |
| 14. VBank (VFD Microfinance Bank) | 14 |

|                                           |    |
|-------------------------------------------|----|
| 15. Sparkle Microfinance Bank             | 15 |
| 16. Carbon (formerly Paylater)            | 16 |
| 17. Eyowo                                 | 17 |
| 18. Opay (only if they borrow from it)    |    |
| 19. Palmpay (only if they borrow from it) |    |
| 20. Other MFBk (specify) _____            | 18 |
| 21. Other (specify)                       | 97 |
| 22. Don't know                            | 98 |
| 23. Refuse to answer                      | 99 |

MF3. We are now going to talk about your experience with various microfinance bank products. Please tell me if you currently have or use (in the past 90days\_) any of the following:

**READ OUT ALL THE PRODUCTS SINGLE MENTION PER ROW.**

| Microfinance Bank Products |                                                                                     | Code |                 |
|----------------------------|-------------------------------------------------------------------------------------|------|-----------------|
| 1.                         | ATM card / Debit card                                                               | 1    | Go To MF5       |
| 2.                         | Current/account                                                                     | 2    |                 |
| 3.                         | Fixed deposit account                                                               | 3    |                 |
| 4.                         | Savings account                                                                     | 4    |                 |
| 5.                         | Overdraft                                                                           | 5    |                 |
| 6.                         | Non-Interest banking services                                                       | 6    |                 |
| 7                          | E-naira (Nigeria's central bank digital currency, backed by law and a legal tender) | 8    |                 |
| 8.                         | Personal Loans                                                                      | 7    | Continue to MF4 |

MF4. Thinking about the loan(s) that you have, is this ...? **READ OUT. SINGLE CODE ONLY.**

|                                 |   |
|---------------------------------|---|
| A group loan                    | 1 |
| An individual loan              | 2 |
| Both group and individual loans | 3 |

### **NB: NON-INTEREST BANKING**

I now want to ask you about non-interest banking.

|            |                                   |
|------------|-----------------------------------|
| • Scripter | • Autofill and hide NB1 if QF1 =4 |
|------------|-----------------------------------|

NB1. We are asking about banks that do not charge interest. Do you have an account with one of these "non-interest" banks, like Jaiz Bank?

|     |   |           |
|-----|---|-----------|
| Yes | 1 |           |
| No  | 2 | GO TO PY1 |

NB2. Which Non-Interest bank(s) do you currently have an account with?

(INTERVIEWER: Multi-mention possible. Record the codes for all mentioned institutions from the list below.)

|  |  |  |  |  |  |
|--|--|--|--|--|--|
|  |  |  |  |  |  |
|--|--|--|--|--|--|

| Bank Code List |   |
|----------------|---|
| 1. Jaiz Bank   | 1 |

|                                                               |    |
|---------------------------------------------------------------|----|
| 2. TAJBank                                                    | 2  |
| 3. Lotus Bank                                                 | 3  |
| 4. The Alternative Bank (formerly Sterling Alternate Finance) | 4  |
| 5. Summit Bank                                                | 5  |
| 6. Sterling Alternate Finance                                 | 6  |
| 7. Stanbic IBTC Shari'ah Window                               | 7  |
| 8. Other Non-Interest Window (Specify: _____)                 | 8  |
| 9. Other (specify)                                            | 97 |
| 10. Don't know                                                | 98 |
| 11. Refuse to answer                                          | 99 |

NB3. Which of the following non-interest/Islamic finance services do you currently use?

**(READ OUT. MULTIPLE MENTIONS POSSIBLE.)**

|                                                      |    |
|------------------------------------------------------|----|
| Savings/Investment services (e.g., <i>Mudaraba</i> ) | 1  |
| Credit facility/Financing (e.g., <i>Murabaha</i> )   | 2  |
| Insurance (Takaful)                                  | 3  |
| Partnership (Musharika)                              | 4  |
| Trading services                                     | 5  |
| Leasing (Ijara)                                      | 6  |
| Have stopped using this account (DO NOT READ OUT)    | 7  |
| Other, specify                                       | 98 |
| Don't know/can't remember                            | 99 |

### PY: PAYMENT

PY1a. ASK ALL: In the past 12 months, how did you pay for the activities listed below? DO NOT READ OUT. MULTIPLE MENTION

|                                                                   | See code list |  |  |  |
|-------------------------------------------------------------------|---------------|--|--|--|
| 1. Buying food/groceries                                          |               |  |  |  |
| 2. Buy airtime/data                                               |               |  |  |  |
| 3. Paying for utility bills (electricity, water, DSTV/GoTV, etc.) |               |  |  |  |
| 4. Making third-party payments (school fees, rent, etc.)          |               |  |  |  |

| Channel/Method USED                                                  | Code for PY1a |
|----------------------------------------------------------------------|---------------|
| Cash                                                                 | 1             |
| Prepaid card (top-up card)                                           | 2             |
| Bank card swipe (used at a Merchant POS terminal)                    | 3             |
| Bank card tap (used at a Merchant POS terminal)                      | 4             |
| Bank USSD code (e.g., *737#, *901# - using short codes on any phone) | 5             |
| Bank Transfer (internet/online using a bank's website)               | 6             |
| Banking App on cellphone (downloaded application with bank logo)     | 7             |
| Agent (Bank Agent or Mobile Money Agent / POS Agent)                 | 9             |
| Bank branch (using a teller/cashier)                                 | 10            |
| e-Naira (Nigeria's central bank digital currency)                    | 12            |
| Debit order (automatic scheduled payment by bank)                    | 13            |
| Stop order (automatic scheduled transfer by bank)                    | 14            |
| Other (Specify)                                                      | 15            |
| Not applicable or Do not pay for this activity (for activities 1-5)  | 16            |

PY3a. What proportion of your weekly business or personal transactions are done in cash?

|       |   |  |
|-------|---|--|
| 0%    | 1 |  |
| 1-25% | 2 |  |

|                 |    |            |
|-----------------|----|------------|
| 26-50%          | 3  | Go T0 PY3b |
| 51-75%          | 4  |            |
| 76-100%         | 5  |            |
| No transactions | 99 |            |

PY3b. Why do you **use** cash? (Select all that apply)

|                                                             |    |                                |
|-------------------------------------------------------------|----|--------------------------------|
| I don't trust the banking system                            | 1  | Trust & Privacy                |
| I don't trust digital payment systems                       | 2  |                                |
| I want to maintain privacy                                  | 3  |                                |
| Banking services are difficult to access or far from me     | 4  | Access & Infrastructure        |
| There is no network/service or it's unreliable              | 5  |                                |
| I don't have access to a phone, or bank account             | 6  |                                |
| Digital transactions often fail                             | 7  | Transaction experience         |
| Using cash is faster and more convenient                    | 8  |                                |
| I want to avoid bank or transaction fees                    | 9  |                                |
| Charges on digital transactions are too high                | 10 | Social & Market Dynamics       |
| Merchants or customers prefer cash                          | 11 |                                |
| Merchants don't accept digital payments                     | 12 |                                |
| I get paid in cash                                          | 13 | Cultural & Behavioural Factors |
| I'm used to using cash / it's a cultural or habitual choice | 14 |                                |
| I need cash for emergencies                                 | 15 |                                |
| I don't keep or use large amounts of cash intentionally     | 00 |                                |
| Others (please specify)                                     |    |                                |
| Do not use cash often                                       | 99 |                                |

## MM: MOBILE MONEY

Now I'd like to find out about the communication devices that you **OWN** and **USE**.

TE1. Do you personally own a mobile phone (smartphone, or basic phone)? READ OUT

|                            |   |  |
|----------------------------|---|--|
| Yes                        | 1 |  |
| No                         | 2 |  |
| Use someone else 's phone. | 3 |  |

TE3. What type of mobile phone/s do you use? READ OUT. MULTIPLE MENTION

|                                                                                                                                           |   |
|-------------------------------------------------------------------------------------------------------------------------------------------|---|
| A smartphone that can access the internet, send and receive emails and is capable of downloading apps. It is likely to have a touchscreen | 1 |
| A feature phone that can access the internet, send and receive emails, store and play music but is not able to download apps              | 2 |
| A basic phone which is only capable of voice calling and SMS                                                                              | 3 |

TE4. How comfortable would you say you feel about using smartphone apps e.g. whatsapp & facebook .? READ OUT OPTIONS. SINGLE MENTION

|                        |   |
|------------------------|---|
| Not at all comfortable | 1 |
| Slightly comfortable   | 2 |
| Somewhat comfortable   | 3 |
| Moderately comfortable | 4 |
| Very comfortable       | 5 |

**ASK ALL**

TE4a. Where you stay, do you normally have a reliable phone network?

|             |   |
|-------------|---|
| Yes         | 1 |
| No          | 2 |
| Do not know | 3 |

**Definition of Mobile Money**

INTERVIEWER READ OUT: Mobile Money is an electronic wallet service where your phone number is your account number. With just a phone (numbers), you can register and have a faster way to shop, send money, get and grab cash. You do not need a bank account to have a mobile money account, only a mobile phone number and ID. It allows users to store, send, and receive money using their mobile phones. Example of this is Opay and Palm pay. One can also use it for paying for goods and/or services.

M1a. Have you heard of mobile money before today?

|     |   |           |
|-----|---|-----------|
|     |   |           |
| Yes | 1 | Continue  |
| No  | 2 | GO TO MM6 |

MM1b. Do you use a mobile money account

|     |   |           |
|-----|---|-----------|
|     |   |           |
| Yes | 1 | Continue  |
| No  | 2 | GO TO MM5 |

MM3a. How often do/did you use your mobile money account? Would you say it is/was?  
READ OUT. SINGLE CODE ONLY.

|                                 |   |
|---------------------------------|---|
| Daily                           | 1 |
| Weekly                          | 2 |
| Monthly                         | 3 |
| Quarterly                       | 4 |
| Annually                        | 5 |
| Occasionally (few times a year) | 6 |
| Never used                      | 7 |

MM3b. Which mobile money service do/did you use? DO NOT READ OUT. MULTIPLE MENTION

|     |                                        |    |
|-----|----------------------------------------|----|
| 1.  | Paying bills                           | 1  |
| 2.  | Sending money                          | 2  |
| 3.  | Receiving money                        | 3  |
| 4.  | Airtime purchases                      | 4  |
| 5.  | Receiving wages/salary                 | 5  |
| 6.  | Paying for goods or services           | 6  |
| 7.  | Paying for transport                   | 7  |
| 8.  | Storing/saving money                   | 8  |
| 9.  | Receiving payments from customers      | 9  |
| 10. | Receiving payments from the government | 10 |
| 11. | Paying for insurance                   | 11 |
| 12. | Sports betting                         | 12 |
| 13. | Don't know/can't remember              | 96 |
| 14. | Other, specify                         | 98 |
| 15. | Never Used                             | 13 |

MM3c1. How many transactions did you make through your mobile wallet in the last 30 days?

|                |   |
|----------------|---|
| 1 -2 times     | 1 |
| 3-5 times      | 2 |
| 6-10 times     | 3 |
| Above 10 times | 4 |
| None           | 5 |

MM5. What is the main reason why you do not use mobile money?

**DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

|                                                   |    |
|---------------------------------------------------|----|
| Don't know much what mobile money is              | 1  |
| Don't know where/how to get mobile money          | 2  |
| It is expensive                                   | 3  |
| I do not trust it                                 | 4  |
| I use other ways to do the same transactions      | 5  |
| Services I need are not available on mobile money | 6  |
| It is not easy to use                             | 7  |
| Network challenge- failed/delayed transaction     | 8  |
| People I transact with prefer cash                | 9  |
| I do not understand how it works                  | 10 |
| No money                                          | 11 |
| No job                                            | 12 |
| No reason                                         | 13 |
| Other, specify                                    | 98 |

**ASK ALL:**

MM8. Have you ever used a financial service agent (Bank/Mobile Money/Super-agent)?

|     |   |                   |
|-----|---|-------------------|
| Yes | 1 |                   |
| No  | 2 | <b>Go To MM11</b> |

MM9a. Just to confirm again. What did/do you use financial services agents for?

**DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

|                              |    |                   |
|------------------------------|----|-------------------|
| Registration/open an Account | 1  |                   |
| Cash-in/deposits             | 2  | <b>Go To MM9b</b> |
| Cash-out/withdrawals         | 3  |                   |
| Paying bills like Gotv       | 4  |                   |
| Buying airtime               | 5  |                   |
| Sending money                | 6  |                   |
| Receiving money              | 7  |                   |
| Buying insurance             | 8  |                   |
| Customer support             | 9  |                   |
| Collect cards                | 10 |                   |
| Pension onboarding           | 11 |                   |
| Other, specify               | 98 |                   |

MM10b. If you have a problem with your financial service agent that you cannot resolve, who do you go to?

**DO NOT READ OUT. MULTIPLE RESPONSE.**

|                                   |   |
|-----------------------------------|---|
| Mobile operator customer services | 1 |
| CBN (Central Bank of Nigeria)     | 2 |
| Commercial Bank                   | 3 |
| Family/friends                    | 4 |
| Community leader                  | 5 |

|                |    |
|----------------|----|
| Don't know     | 96 |
| Other, specify | 98 |

MM11: What would encourage you to use a financial service agent?

**MULTIPLE RESPONSE. READ OUT.**

|                                                |    |
|------------------------------------------------|----|
| When the agent offers a wide range of services | 1  |
| When there is an agent close to me             | 2  |
| When there is an agent close to my recipient   | 3  |
| When the agent is same sex as me               | 4  |
| When using an agent is cheaper                 | 5  |
| When an agent can help me use my mobile apps   | 6  |
| When an agent is trust in my community         | 7  |
| Other, specify                                 | 98 |

## **MT: MONEY TRANSFER**

INTERVIEWER READ OUT: We are now going to be talking about money transfers. By money transfer, I mean sending to or receiving money from someone who lives in a different household elsewhere in Nigeria or even to someone who lives outside of Nigeria. Many people send money to help their friends and family members with household expenses, while other people might receive money from friends or relatives living in another country or another city.

MT1. Which of the following did you do in relation to receiving and sending money within the past six months?

**READ OUT. MULTIPLE MENTIONS POSSIBLE.**

|                                                                   |   |                            |
|-------------------------------------------------------------------|---|----------------------------|
| You received money from friends or family members within Nigeria  | 1 | <b>Go To MT2a to MT5</b>   |
| You sent money to friends or family members within Nigeria        | 2 | <b>Go To MT7a to MT10</b>  |
| You received money from friends or family members outside Nigeria | 3 | <b>Go To MT12a to MT16</b> |
| You sent money to friends or family members outside Nigeria       | 4 | <b>Go To MT17a to MT21</b> |
| Did not send or receive money from friends or relatives           | 5 | <b>Go To SA1</b>           |

## **DOMESTIC MONEY TRANSFER**

ASK MT2a - MT5 TO ONLY THOSE WHO RECEIVE MONEY WITHIN NIGERIA i.e., **CODE 1 AT MT1 OTHERWISE SKIP TO MT7a**

MT2a. How have you received money from within Nigeria in the past six months? Did you get it through ...? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

|                                                                                                            |    |
|------------------------------------------------------------------------------------------------------------|----|
| Family/friend                                                                                              | 1  |
| Runner (e.g., taxi/bus/boat)                                                                               | 2  |
| Bank transfer/direct deposit into a bank account (internet or online using a bank's online website or App) | 3  |
|                                                                                                            |    |
| Bank USSD code (e.g., *120*)                                                                               | 10 |
| Cheque                                                                                                     | 4  |
| Cash card/Prepaid card                                                                                     | 5  |
| Mobile money                                                                                               | 6  |
| Agent (either mobile money, MTO, bank or Bureau de Change agent)                                           | 7  |
| Got airtime on your phone that you sold for cash                                                           | 8  |
| Other, specify                                                                                             | 98 |

MT5. For what reason have you mainly received money? **DO NOT READ OUT. SINGLE MENTION.**

|                           |   |
|---------------------------|---|
| Personal use (specify...) | 1 |
| Monthly allowance         | 2 |
| Repayment of a loan       | 3 |

|                                                                 |    |
|-----------------------------------------------------------------|----|
| Cover an unexpected expense                                     | 4  |
| School fees                                                     | 5  |
| Food                                                            | 6  |
| Buy land/house                                                  | 7  |
| Buy a car, furniture, household goods, etc.                     | 8  |
| Assist during emergencies (hospitalization/medical bills, etc.) | 9  |
| Business/Trade                                                  | 10 |
| Savings                                                         | 11 |
| Insurance                                                       | 12 |
| Other, specify                                                  | 98 |

**ASK MT7a TO MT10 TO ONLY THOSE WHO SEND MONEY WITHIN NIGERIA i.e., CODE 2 AT MT1. OTHERWISE, SKIP TO MT12**

**MT7a. How have you sent money within Nigeria in the past six months? Did you send it through ...? READ OUT. MULTIPLE MENTIONS POSSIBLE.**

|                                                                            |    |
|----------------------------------------------------------------------------|----|
| Family/friend                                                              | 1  |
| Runner (e.g., taxi/bus/boat)                                               | 2  |
| Bank transfer/direct deposit into a bank account (internet or online using | 3  |
| a bank's online website or App)                                            | 4  |
| Bank USSD code (e.g., *120*)                                               | 5  |
| Cheque                                                                     | 6  |
| Cash card/Prepaid card                                                     | 7  |
| Mobile money                                                               | 8  |
| Agent (either mobile money, MTO, bank or Bureaux de Change agent)          | 9  |
| Airtime on your phone that the recipient sold for cash                     | 10 |
| Other, specify                                                             | 98 |

**MT10. For what reason have you mainly sent money? DO NOT READ OUT. SINGLE CODE ONLY.**

|                                                                 |    |
|-----------------------------------------------------------------|----|
| Personal use (specify...)                                       | 1  |
| Monthly allowance                                               | 2  |
| Repayment of a loan                                             | 3  |
| Cover an unexpected expense                                     | 4  |
| School fees                                                     | 5  |
| Food                                                            | 6  |
| Buy land/house                                                  | 7  |
| Buy a car, furniture, household goods, etc.                     | 8  |
| Assist during emergencies (hospitalization/medical bills, etc.) | 9  |
| Business/Trade                                                  | 10 |
| Savings                                                         | 11 |
| Other, specify                                                  | 98 |

## INTERNATIONAL MONEY TRANSFER

**ASKMT12a TO MT16 TO ONLY THOSE WHO RECEIVE MONEY FROM OUTSIDE NIGERIA i.e., FOR CODE 3 AT MT1 OTHERWISE, SKIP TO MT17**

**MT12a. How have you received money from outside Nigeria in the past six months? Did you receive it through ...? DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

|                                                                                   |   |
|-----------------------------------------------------------------------------------|---|
| Family/friend                                                                     | 1 |
| Runner (e.g., taxi/bus/boat)_____                                                 | 2 |
| Direct Bank transfer/deposit into my bank account (via sender's bank app/website) | 3 |
| Recharge card                                                                     | 4 |
| Cheque                                                                            | 5 |
| Cash card/Prepaid card                                                            | 6 |

|                                                                                                                       |    |
|-----------------------------------------------------------------------------------------------------------------------|----|
| MoneyGram (Cash pickup or direct to account)                                                                          | 7  |
| Western Union (Cash pickup or direct to account)                                                                      | 8  |
| An agent such as a Bureau de Change agent                                                                             | 9  |
| Digital International Money Transfer Operator (IMTO) App - (e.g., WorldRemit, Lemfi, Wise, Send by Flutterwave, etc.) | 10 |
| Other, specify                                                                                                        | 98 |

MT15. For what reason have you mainly received money from outside Nigeria? **DO NOT READ OUT. MULTIPLE CODE ONLY.**

|                                                                 |    |
|-----------------------------------------------------------------|----|
| Personal use (specify...)                                       | 1  |
| Monthly allowance                                               | 2  |
| Repayment of a loan                                             | 3  |
| Cover an unexpected expense                                     | 4  |
| School fees                                                     | 5  |
| Food                                                            | 6  |
| Buy land/house                                                  | 7  |
| Buy a car, furniture, household goods, etc.                     | 8  |
| Assist during emergencies (hospitalization/medical bills, etc.) | 9  |
| Business/Trade                                                  | 10 |
| Savings/Investment                                              | 11 |
| Other, specify                                                  | 98 |

MT16. Thinking back to the last time you received money, which country did you receive money from? **DO NOT READ OUT. SINGLE CODE ONLY.**

|                                |    |
|--------------------------------|----|
| United Kingdom                 | 1  |
| USA (United States of America) | 2  |
| Italy                          | 3  |
| Benin                          | 4  |
| Ghana                          | 5  |
| Canada                         | 6  |
| South Africa                   | 7  |
| Other, specify                 | 98 |

#### FOR THOSE WHO SENT MONEY OUTSIDE NIGERIA

**ASK MT17a TO MT21 TO ONLY THOSE WHO SEND MONEY OUTSIDE NIGERIA i.e., CODE 4 AT MT1. OTHERWISE, SKIP TO MM1**

MT17a. How have you sent money to outside Nigeria in the past six months? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

|                                                                                                            |    |
|------------------------------------------------------------------------------------------------------------|----|
| Family/friend                                                                                              | 1  |
| Runner (e.g., taxi/bus/boat)                                                                               | 2  |
| Bank transfer/direct deposit into a bank account (internet or online using a bank's online website or App) | 3  |
| Recharge card                                                                                              | 4  |
| Cheque                                                                                                     | 5  |
| Cash card/Prepaid card                                                                                     | 6  |
| International money transfer - Lemfi, Wis, World remit, money gram, western union                          | 7  |
| An agent such as a Bureau de Change agent                                                                  | 8  |
| International money transfer - Lemfi, Wis, World remit, money gram, western union)                         | 9  |
| Other, specify                                                                                             | 98 |

MT20. For what reason did you mainly send money outside Nigeria?  
**DO NOT READ OUT. MULTIPLE MENTION.**

|                                                                 |    |
|-----------------------------------------------------------------|----|
| Personal use (specify...)                                       | 1  |
| Monthly allowance                                               | 2  |
| Repayment of a loan                                             | 3  |
| Cover an unexpected expense                                     | 4  |
| School fees                                                     | 5  |
| Food                                                            | 6  |
| Buy land/house                                                  | 7  |
| Buy a car, furniture, household goods, etc.                     | 8  |
| Assist during emergencies (hospitalization/medical bills, etc.) | 9  |
| Business/Trade                                                  | 10 |
| Savings/Investment                                              | 11 |
| Other, specify                                                  | 98 |

MT21. Thinking back to the last time you sent money outside Nigeria, which country did you send money to?

**DO NOT READ OUT. SINGLE CODE ONLY.**

|                                |    |
|--------------------------------|----|
| United Kingdom                 | 1  |
| USA (United States of America) | 2  |
| Italy                          | 3  |
| Benin                          | 4  |
| Ghana                          | 5  |
| Canada                         | 6  |
| South Africa                   | 7  |
| Other, specify                 | 98 |

#### SA: SAVINGS

SA1. I would like you to think about putting aside or saving some of your money. Everyone keeps some cash at home such as cash to pay for everyday expenses - this is not what I am talking about. I'm talking about money you put away overtime so that it keeps increasing and you have it available for later use. In the past 12 months, did you save/put money aside?

|     |   |                 |
|-----|---|-----------------|
| Yes | 1 | Continue to SA2 |
| No  | 2 | Go To SA6       |

SA1b. How much of your income do you typically save?

|             |   |                 |
|-------------|---|-----------------|
| 0%          | 1 | Go To SA6       |
| 1-10%       | 2 | Continue to SA2 |
| 11-20%      | 3 |                 |
| 21% or more | 4 |                 |

SA2. What did you mainly save/put money aside for? **DO NOT READ OUT. MULTIPLE RESPONSE**

|                                                         |    |
|---------------------------------------------------------|----|
| For emergencies (specify...)                            | 1  |
| Day-to-day ordinary household needs                     | 2  |
| Personal needs (such as clothes, shoes, jewelry)        | 3  |
| Medical expenses                                        | 4  |
| School fees/education                                   | 5  |
| To pay rent                                             | 6  |
| To buy farming inputs/cover farming expenses            | 7  |
| To cover business expenses                              | 8  |
| Home improvements                                       | 9  |
| Old age                                                 | 10 |
| To buy livestock/cattle                                 | 11 |
| To buy shares                                           | 12 |
| Starting a new business                                 | 13 |
| Expanding my business/business assets/business premises | 14 |
| To build a house                                        | 15 |
| To buy a car/motorcycle                                 | 16 |
| To buy property (e.g., land or house)                   | 17 |

|                                                                         |    |
|-------------------------------------------------------------------------|----|
| For vacation/holiday                                                    | 18 |
| Specific occasion (e.g., Yam Festival, Marriage, Christmas, Ileya, etc) | 19 |
| Other, specify                                                          | 98 |

SA3a. With whom or how do/did you save? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

IF ONLY ONE SAVINGS MECHANISM IN SA3a, SA3b=SA3a SKIP TO SA3c FOR THOSE WITH MULTIPLE SAVINGS MECHANISMS: Ask SA3b and SA3c

SA3b. Which of these ways of saving suits you best in the last 12 months? **READ OUT. SINGLE MENTION.**

|                                                                               | SA3a | SA3b |
|-------------------------------------------------------------------------------|------|------|
| With a bank - commercial bank                                                 | 1    | 1    |
| With a bank - microfinance bank                                               | 2    | 2    |
| With a bank - non-interest savings                                            | 3    | 3    |
| Payment Service Bank                                                          | 4    | 4    |
| With a mortgage bank such as FMBN                                             | 5    | 5    |
| With a microfinance institution                                               | 6    | 6    |
| With a group such as a co-operative                                           | 7    | 7    |
| With a group such as savings group (e.g. Meri-go -round group)                | 8    | 8    |
| With a group such as a village/community association                          | 9    | 9    |
| With savings/thrift collector/merchant                                        | 10   | 10   |
| Give money to family/friends or household members to keep safe                | 11   | 11   |
| Save in a safe place at home or carry it around                               | 12   | 12   |
| Save through online savings platforms (e.g cowrywise, optimus, piggyvest etc) | 13   | 13   |
| Other ways - not mentioned here, specify                                      | 98   | 98   |

SA3c. What is the main reason why you save in this way (refer to SA3b)? **DO NOT READ OUT. SINGLE MENTION.**

|                                                                  |    |
|------------------------------------------------------------------|----|
| Proximity - convenient access                                    | 1  |
| Easy/simple to use                                               | 2  |
| The requirements are easy to meet/no stringent requirements      | 3  |
| Have quick access to savings                                     | 4  |
| No reliance on technology/networks that can fail                 | 5  |
| Know money is safe from theft/fire                               | 6  |
| Trust them/know them                                             | 7  |
| Earn good interest                                               | 8  |
| Because others (family members/community/members/friends) use it | 9  |
| Enables access to soft loans                                     | 10 |
| Funds are restricted until a specific period                     | 11 |
| Other, specify                                                   | 98 |

SA4a. How often do you mostly save (refer to SA3b)? Would you say you save? **READ OUT. SINGLE CODE.**

|                                          |   |
|------------------------------------------|---|
| Daily                                    | 1 |
| Weekly                                   | 2 |
| Monthly                                  | 3 |
| Quarterly                                | 4 |
| Annually                                 | 5 |
| Occasionally/when you have surplus money | 6 |

SA6. Why don't you save? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

|                                                                               |   |
|-------------------------------------------------------------------------------|---|
| Nothing to save/No money after I covered my expenses                          | 1 |
| I am unemployed                                                               | 2 |
| I do not know where to save                                                   | 3 |
| Do not trust banks or other formal financial institutions                     | 4 |
| Do not trust informal societies/savings clubs/cooperatives/savings collectors | 5 |
| Do not know of any benefits of saving                                         | 6 |

|                                        |    |
|----------------------------------------|----|
| Do not believe in saving               | 7  |
| Rely on someone else (spouse/relative) | 8  |
| Other, specify                         | 98 |

**ASK ALL:**

SA7a. How will you ensure that you have money to meet your needs when you are old and cannot work?  
**DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

|                                             |    |
|---------------------------------------------|----|
| Savings                                     | 1  |
| Your children                               | 2  |
| Land/property                               | 3  |
| Jewellery, gold coins and others            | 4  |
| Rental income                               | 5  |
| Shares                                      | 6  |
| Farming/agriculture/livestock               | 7  |
| Own business                                | 8  |
| Contributions with Esusu/ Local Cooperative | 9  |
| Insurance policy                            | 10 |
| Don't know/have no plans                    | 11 |
| Pension                                     | 12 |
| Other, specify                              | 98 |

**ASK ALL:**

SA8a. Do you have a pension or retirement savings account? This means, do you currently make contributions or receive a pension through a regulated pension scheme (from your employer or government)?

|     |   |                  |
|-----|---|------------------|
| Yes | 1 | Continue to SA8b |
| No  | 2 | Go To SA8c       |

SA8b. Which of the following do you have/receive? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

|                                                          |    |
|----------------------------------------------------------|----|
| Pension that only you contribute(d) to                   | 1  |
| Pension that both you and your employer contribute(d) to | 2  |
| Pension that only your employer contribute(d) to         | 3  |
| Not sure – do not know (DO NOT READ OUT)                 | 96 |

**Introduction of Personal/micro-Pension Concept**

**[INTERVIEWER READS INTRODUCTION]**

Personal/micro Pension Plan refers to an arrangement under the Contributory Pension Scheme (CPS) that allows the self-employed and persons working in organisations with less than three (3) employees to make financial contributions towards the provision of pension at their retirement or incapacitation. This contribution is also known as retirement savings account

SA8c. Have you heard of Personal/micro-Pension Plan prior to today?

|     |   |
|-----|---|
| Yes | 1 |
| No  | 2 |

SA8d. Do you have a personal/micro- pension plan (PPP)?

|     |   |                  |
|-----|---|------------------|
| Yes | 1 | Continue to SA8e |
| No  | 2 | Go To SA9        |

SA8e. Do you make regular contributions to your personal/micro pension account

|     |   |
|-----|---|
| Yes | 1 |
| No  | 2 |

SA10a. You said you are making a regular contribution; how often do you contribute?

**READ OUT. SINGLE CODE ONLY.**

|           |   |
|-----------|---|
| Daily     | 1 |
| Weekly    | 2 |
| Monthly   | 3 |
| Quarterly | 4 |
| Annual    | 5 |

**If SA8c =2 or SA8d = 2 Ask SA11a**

SA11a. Why are you not making regular contributions to a pension plan or retirement fund to ensure that you have money to meet your financial needs when you are old and cannot work?

**DO NOT READ OUT. MULTIPLE RESPONSES POSSIBLE.**

|                                                                                   |    |                           |
|-----------------------------------------------------------------------------------|----|---------------------------|
| I don't know how to contribute to a pension or retirement scheme                  | 1  | Awareness and Information |
| I'm not aware of any available pension or retirement options                      | 2  |                           |
| I don't understand how pensions work or what the benefits are                     | 3  |                           |
| Don't have a regular income                                                       | 4  | Income and Affordability  |
| I have more urgent financial needs or responsibilities                            | 5  |                           |
| Don't have a job/ I depend on others financially (e.g., spouse, children, family) | 6  |                           |
| I don't earn enough money to save or contribute regularly                         | 7  | Access and Informality    |
| I work in the informal sector and pension schemes don't apply to me               | 8. |                           |
| It's too difficult or complicated to register or contribute                       | 9  |                           |
| I don't have access to financial institutions or pension service providers        | 10 | Trust and Perception      |
| I don't trust pension providers or the government to manage my money              | 11 |                           |
| I fear I may not get my money back when I need it                                 | 12 |                           |
| I think the returns are too low or not worth the effort                           | 13 | Beliefs and Behavior      |
| I prefer to invest or save my money in other ways (e.g., land, business)          | 14 |                           |
| I plan to rely on my children/family when I'm old                                 | 15 |                           |
| I'm still young / I'll start saving later                                         | 16 |                           |
| I have other assets I intend to use for my retirement                             |    |                           |
| Other, specify                                                                    | 98 |                           |

**ASK ALL**

SA13. How confident are you that you will meet your long-term life goals?

|                              |    |
|------------------------------|----|
| Not at all confident         | 1  |
| Slightly confident           | 2  |
| Somewhat confident           | 3  |
| Moderately confident         | 4  |
| Very confident               | 5  |
| Don't Know (Do not READ OUT) | 96 |

SA14. Have you heard of the following terms?

**READ OUT EACH TERM. CODE YES OR NO.**

|                                                                         | Yes | No |
|-------------------------------------------------------------------------|-----|----|
| Stocks, Shares, or Equities (Company ownership)                         | 1   | 2  |
| Bonds (Government or Corporate)                                         | 1   | 2  |
| Treasury Bills (NTBs)                                                   | 1   | 2  |
| Mutual Funds / Collective Investment Schemes                            | 1   | 2  |
| Non-Interest Products (e.g., Sukuk, I-REITS)                            | 1   | 2  |
| The Capital Market (where investments like stocks/bonds are traded)     | 1   | 2  |
| The Securities and Exchange Commission (SEC, the main market regulator) | 1   | 2  |
| A Stockbroker or Asset Manager (the person who helps you invest)        | 1   | 2  |
| A Unit Trust (a type of mutual fund structure)                          | 1   | 2  |
| Fixed Deposits (Bank time deposit)                                      | 1   | 2  |
| Asset manager                                                           | 1   | 2  |
| Cryptocurrency (Bitcoins, Ethereum) or Stablecoins (e.g. USDT, USDC)etc | 1   | 2  |

SA15. [ASK ONLY FOR ITEMS CODED 'YES' in SA14] Have you ever invested in any of these products?

|                                                                         | Yes | No |
|-------------------------------------------------------------------------|-----|----|
| Stocks, Shares, or Equities (Company ownership)                         | 1   | 2  |
| Bonds (Government or Corporate)                                         | 1   | 2  |
| Treasury Bills (NTBs)                                                   | 1   | 2  |
| Mutual Funds / Collective Investment Schemes                            | 1   | 2  |
| Collective investment schemes or mutual funds                           | 1   | 2  |
| Non-Interest Products (e.g., Sukuk, I-REITS)                            | 1   | 2  |
| A Unit Trust (a type of mutual fund structure)                          | 1   | 2  |
| Fixed Deposits (Bank time deposit)                                      | 1   | 2  |
| Cryptocurrency (Bitcoins, Ethereum) or Stablecoins (e.g. USDT, USDC)etc | 1   | 2  |

SA16. IF NOT USING ANY OF THE LISTED INVESTMENTS ABOVE. Why have you not used any investment products? MULTIPLE MENTIONS POSSIBLE

|                                                              |    |
|--------------------------------------------------------------|----|
| I do not have the kind of money required to invest           | 1  |
| I don't need to invest                                       | 2  |
| Don't understand how to invest                               | 3  |
| I don't have an ID/passport                                  | 4  |
| I use my money for savings not investments                   | 5  |
| I have better option to invest in, instead of capital market | 6  |
| I lost money in the investment markets                       | 7  |
| I have never heard of securities markets                     | 8  |
| I don't trust securities markets and stockbrokers            | 9  |
| It's too complicated                                         | 10 |
| I do not like taking risk in the securities market           | 11 |
| Other (SPECIFY)                                              | 98 |
| Don't know                                                   | 95 |

SA17b How confident are you in investing in the Nigerian capital market?

|                      |   |
|----------------------|---|
| Very confident       | 1 |
| Somewhat confident   | 2 |
| Not very confident   | 3 |
| Not at all confident | 4 |

**ASK ALL:**

SA18. Have you invested with a Ponzi/pyramid scheme in the last 12 months (example MMM or CBEX)

|     |   |                  |
|-----|---|------------------|
| Yes | 1 | Continue to SA19 |
| No  | 2 | Go to LC1        |

SA19. Have you lost money from an investment with an illegal fund manager/ Ponzi scheme in the last 12 months?

|     |   |
|-----|---|
| Yes | 1 |
| No  | 2 |

## LC: LOANS & CREDIT

**INTERVIEWER READ OUT:** Most people need to borrow money from time to time. We will now talk about your experience with borrowing money.

LC1. In the past 12 months, have you .....?

|                                                                                 | YES | NO |
|---------------------------------------------------------------------------------|-----|----|
| 1. Borrowed money (simple cash loan)                                            | 1   | 2  |
| 2. Been paying back money that you borrowed since Jan 2025                      | 1   | 2  |
| 3. Owe money for services rendered (e.g., doctor bills, school fees, utilities) | 1   | 2  |

|                                                                                                                                                          |   |   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|
| 4. Gotten goods/services in advance and paid for it later/paid for it in installments (including phones, gadgets, electronics etc buy now and pay later) | 1 | 2 |
| 5. Took goods on credit/loan/mortgage, and still paying installments                                                                                     | 1 | 2 |
| 6. Gotten goods that you paid for in instalments and that you returned/will return after you have used it/after a specific period                        | 1 | 2 |

- IF the respondent answers **YES (Code 1)** to **ANY** of the 6 items in LC1:
  - **CONTINUE** to LC2a.
- IF the respondent answers **NO (Code 2)** to **ALL** 6 items in LC1:
  - **SKIP** to LC4 (the next major section on the questionnaire).

LC2a. **[ASK ONLY IF ANY 'YES' IN LC1]** You mentioned you have used credit or borrowed money. Which of these sources did you get the credit or money from?

**READ OUT. MULTIPLE MENTIONS POSSIBLE.**

LC2b. **[IF MORE THAN ONE SOURCE SELECTED IN LC2a]** Of all the sources you just mentioned, which one did you borrow the MOST money from in the past 12 months?

**(READ OUT. SINGLE MENTION ONLY)**

**[LOGIC CHECK: IF ONLY ONE SOURCE WAS SELECTED IN LC2a, RECORD THAT SOURCE HERE AND MOVE TO THE NEXT QUESTION. IF NONE, SKIP TO LC4.]**

|                                                                                                                                | LC2a | LC2b |
|--------------------------------------------------------------------------------------------------------------------------------|------|------|
| 1. From a Commercial Bank (UBA, Zenith, etc)                                                                                   | 1    | 1    |
| 2. From a Microfinance Bank (LAPO, Accion, EDFin)                                                                              | 2    | 2    |
| 3. From a Non-Interest/Islamic Bank (e.g., Jaiz, TAJBank, Lotus)                                                               | 3    | 3    |
| 4. From a Mortgage bank like (e.g., FMBN, Gateway)                                                                             | 4    | 4    |
| 5. Government Agency/Scheme (e.g., BOI, CBN schemes)                                                                           | 5    | 5    |
| 6. Online/digital/fintech lender e.g., Migo, , Kia kia, Aella, OPay/Okash, PalmPay, Moniepoint, Carbon, FairMoney, Kuda, Migo) | 6    | 6    |
| 7. Employer (Salary advance or staff loan)                                                                                     | 7    | 7    |
| 8. Microfinance institution                                                                                                    | 8    | 8    |
| 9. Co-operative Society                                                                                                        | 9    | 9    |
| 10. Savings group that you save with or borrow from                                                                            | 10   | 10   |
| 11. Village/community association                                                                                              | 11   | 11   |
| 12. Savings/Thrift Collector (Ajo/Esusu collector)                                                                             | 12   | 12   |
| 13. Moneylender                                                                                                                | 13   | 13   |
| 14. Family/friend/household member                                                                                             | 14   | 14   |
| 98. Other, specify                                                                                                             | 98   | 98   |
| 99. None from the above (Do not read out)                                                                                      | 99   | 99   |

LC1a. Thinking about all your current debts, including money owed to people, savings groups, mortgages, bank loans, student loans, medical debt, past-due bills, and credit card balances that have been carried over from prior months. As of today, which of the following statements describes how manageable your household debt is?

|                                           |   |
|-------------------------------------------|---|
| I have a manageable amount of debt        | 2 |
| I have a bit more debt than is manageable | 3 |
| I have far more debt than is manageable   | 4 |

LC2C. What was the main reason you chose to borrow from [insert institution name from LC2b]?

(INTERVIEWER: DO NOT READ OUT OPTIONS. SINGLE MENTION ONLY. Use the show card if available.)

|                                      |   |
|--------------------------------------|---|
| To get the money as soon as possible | 1 |
| Low-interest rate                    | 2 |
| Suitable repayment period            | 3 |

|                                                    |    |
|----------------------------------------------------|----|
| Affordable monthly instalments                     | 4  |
| Flexibility of repayment terms                     | 5  |
| No checking credit history                         | 6  |
| No proof of employment required                    | 7  |
| Quality of service provided                        | 8  |
| No collateral required                             | 9  |
| Past experience with the financial provider        | 10 |
| Lender not concerned about the purpose of the loan | 11 |
| Distance/nearness to the lender                    | 12 |
| Other, specify                                     | 98 |

LC2d. What did you mainly borrow this money for (refer to response in LC2b)?  
**DO NOT PROMPT. SINGLE MENTION.**

**Interviewer:** If the respondent borrowed more than once from the source mentioned in LC2b, this question refers to the last loan from this lender.

|                                                |    |
|------------------------------------------------|----|
| Buy a house                                    | 1  |
| House renovation/extension                     | 2  |
| Buy land                                       | 3  |
| Buy a car/vehicle                              | 4  |
| Education                                      | 5  |
| Start/expand a business/ stock up shop         | 6  |
| Medical expenses                               | 7  |
| Travel                                         | 8  |
| Buy food/clothing                              | 9  |
| Buy household goods                            | 10 |
| Pay for bills                                  | 11 |
| Pay off debts                                  | 12 |
| Tools for farming, e.g., fishing Boat and Nets | 13 |
| Buy fertilizer/livestock/seeds                 | 14 |
| To help a friend/family member                 | 15 |
| Pay for wedding                                | 16 |
| Pay for a bride price                          | 17 |
| To cover funeral costs                         | 18 |
| Pay for childbirth or birthday ceremony        | 19 |
| Pay for gambling/sports betting                | 20 |
| Other, specify                                 | 98 |

LC3. Thinking about the money you had to pay back in the past 12 months, have you...READ OUT. SINGLE MENTION

|                                                       |   |  |
|-------------------------------------------------------|---|--|
| Missed payment more than once                         | 1 |  |
| Missed a payment once in the past 12 months           | 2 |  |
| Paid partially of what I was supposed to pay          | 3 |  |
| Never missed a payment                                | 4 |  |
| The lender did not require a fixed repayment schedule | 5 |  |

LC4. What is the main reason why you did not borrow money?  
**DO NOT READ OUT. SINGLE MENTION.**

|                                    |   |
|------------------------------------|---|
| Did not have anyone to borrow from | 1 |
| Did not know who to borrow from    | 2 |
| Did not need it                    | 3 |
| No ID                              | 4 |
| Do not believe in it               | 5 |
| Lenders charge too much            | 6 |

|                                                          |    |
|----------------------------------------------------------|----|
| Do not earn enough money                                 | 7  |
| Spouse/partner won't allow it                            | 8  |
| Do not know where to go for one                          | 9  |
| Do not have a guarantor or referee                       | 10 |
| Do not have any collateral                               | 11 |
| Afraid to lose property in case I fail to payback        | 12 |
| Unemployed                                               | 13 |
| Do not want to pay interest as it is against my religion | 14 |
| Like to live within my means                             | 15 |
| Do not know the requirements                             | 16 |
| Other, specify                                           | 98 |

## ASK ALL

LC5a. In the last 12 months, have you borrowed airtime from your network mobile provider such as MTN, Etisalat/9mobile, Airtel and/or Glo?

|     |   |                  |
|-----|---|------------------|
| Yes | 1 | Continue to LC5b |
| No  | 2 | LC1b             |

LC5b. How often do/did you borrow airtime? Would you say it is/was ....?

**READ OUT. SINGLE CODE ONLY.**

|              |   |
|--------------|---|
| Daily        | 1 |
| Weekly       | 2 |
| Monthly      | 3 |
| Quarterly    | 4 |
| Annually     | 5 |
| Occasionally | 6 |

LC5c. The last time you borrowed airtime, how much did you borrow?

|            |       |
|------------|-------|
|            | Naira |
| Don't know | 96    |
| Refusal    | 95    |

**IF E9 = 6, 7, 8, 9, 10, 11, 12 (Respondents identified as business owners/self-employed in Section E), READ THE FOLLOWING INTRODUCTION:**

**INTERVIEWER READ OUT:** Now, I would like to ask a few questions specifically about how you manage the finances for your business or trade."

LC1b. In the past 12 months, have you taken any form of credit or a loan specifically to fund your business activities?

|     |   |
|-----|---|
| Yes | 1 |
| No  | 2 |

LC1c: Do you have a dedicated bank account that you use only for your business transactions, separate from your personal money?

|     |   |
|-----|---|
| Yes | 1 |
| No  | 2 |

CC1. ASK ALL: Have you experienced any of the following climate change-related event/challenges in the past 12 months? **READ OUT. MULTIPLE MENTIONS POSSIBLE**

|                                                                              | Yes | No |            |
|------------------------------------------------------------------------------|-----|----|------------|
| 1. Heavy rain and floods (Water entering buildings or washing away crops)    | 1   | 2  |            |
| 2. Erosion (Soil or land washing away/ground collapsing)                     | 1   | 2  |            |
| 3. Drought (Rain failing when expected/wells drying up)                      | 1   | 2  |            |
| 4. Extreme heat (So hot it is difficult to work or livestock suffers & dies) | 1   | 2  |            |
| 5. Uncontrolled bushfires (Large fires spreading through farms/forests)      | 1   | 2  |            |
| 6. Pest or disease outbreaks (Swarms of insects or livestock diseases)       | 1   | 2  |            |
| 7. Other (SPECIFY)                                                           | 1   | 2  |            |
| 8. None of the above                                                         | 1   |    | GO TO RM1a |

**ONLY FOR THOSE RESPONDED 'YES' (CC1=1)**

CC2. Do you face repetitive damages and costs from these events? **READ OUT.**  
(repetitive means happens frequently and not a one time event)

|                        | Yes | No |
|------------------------|-----|----|
| Heavy rains and floods | 1   | 2  |
| Erosion                | 1   | 2  |
| Drought                | 1   | 2  |
| Extreme heat           | 1   | 2  |
| Bush burning           | 1   | 2  |
| Pest infestation       | 1   | 2  |
| Any other, specify     | 1   | 2  |

CC4. How did you raise the money used to cope with the climate change impact?  
**READ OUT. MULTIPLE MENTIONS POSSIBLE**

|                                                    |    |
|----------------------------------------------------|----|
| Used savings                                       | 1  |
| Insurance                                          | 2  |
| Borrowed money from a formal financial institution | 3  |
| Borrowed money from microfinance bank              | 4  |
| Received from family or friends                    | 5  |
| Sold assets or livestock                           | 6  |
| Received government assistance                     | 7  |
| Worked for additional income                       | 8  |
| Withdrew from my retirement savings/pension        | 9  |
| Other - please                                     | 10 |
| Did not raise money or did nothing                 | 11 |
|                                                    |    |

CC5. How long did it take you or your household to recover from this climate change event?

**READ OUT. SINGLE MENTION.**

|                   |    |
|-------------------|----|
| Less than a month | 1  |
| 1 Month           | 2  |
| 2-3 months        | 3  |
| 4-6 months        | 4  |
| 7-12 months       | 5  |
| More than a year  | 6  |
| Still recovering  | 7  |
| Don't know        | 96 |

**ASK ALL:**

CC6. Should you experience a climate-related event tomorrow, how will you cope?

**READ OUT. MULTIPLE MENTIONS POSSIBLE.**

|                                                                     |    |
|---------------------------------------------------------------------|----|
| I will use savings                                                  | 1  |
| I will make a claim from an insurance policy                        | 2  |
| I will borrow money from formal financial institution such as banks | 3  |
| I will borrow money from a microfinance bank                        | 4  |
| I will ask from family or friends                                   | 5  |
| I will Sell assets or livestock                                     | 6  |
| I will get government assistance                                    | 7  |
| I will work for additional income                                   | 8  |
| I will withdraw from superannuation                                 | 9  |
| I will cross the bridge when it happens [EXCLUSIVE]                 | 12 |
| Other - please specify                                              | 10 |
| I don't know what I will do                                         | 11 |

**READ OUT:** We all experience events sometimes that lead to unexpected expenses that can cause us to struggle to meet all our other expenses.

RM1a. Can you please tell me about something that happened to you in the past 12 months that caused unexpected expenses and made it very difficult for you to pay for other things? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

RM1b. **IF MENTIONED MORE THAN ONE EVENT ASK:** Which one of those you mentioned had the greatest impact on your household's finances? **READ OUT SINGLE RESPONSE.**

|                                                            | RM1a | RM1b |
|------------------------------------------------------------|------|------|
| Member of household lost job/income                        | 1    | 1    |
| Minor/Serious illness of a household member                | 2    | 2    |
| Loss of job/income                                         | 3    | 3    |
| Death of a relative/household member                       | 4    | 4    |
| Had to assist family/friends with gifts/money              | 5    | 5    |
| Theft of household property                                | 6    | 6    |
| Theft of business stock/goods                              | 7    | 7    |
| Theft of agricultural crop/livestock                       | 8    | 8    |
| Loss of household goods due to fire/flood/storm            | 9    | 9    |
| Agricultural crop/livestock destroyed by fire/ flood/storm | 10   | 10   |
| Failure of business                                        | 11   | 11   |
| Separation/divorce                                         | 12   | 12   |
| Disability due to accident/illness                         | 13   | 13   |
| Maintenance of farming/business equipment/tools            | 14   | 14   |
| Recession/bad economy                                      | 15   | 15   |
| Price increases                                            | 16   | 16   |
| Loss of business stock due to theft or fire                | 18   | 18   |
| Other, specify                                             | 98   | 98   |
| Have not experienced such events (Exclusive)               | 17   | 17   |

**FOR THE EVENT THAT HAD GREATEST IMPACT ASK:**

RM1c. What did you or your household mainly do when you experience this event (Insert event mentioned in RM1b)? **SINGLE MENTION**

|                                                           |   |
|-----------------------------------------------------------|---|
| Sold assets to get money                                  | 1 |
| Sold livestock to get money                               | 2 |
| Cut down on food expenses                                 | 3 |
| Cut down on non-food expenses                             | 4 |
| Waited/asked for donations                                | 5 |
| Borrowed money from friend/family                         | 6 |
| Borrowed money from employer                              | 7 |
| Borrowed money from bank and/or other formal institutions | 8 |

|                                                                                                       |    |
|-------------------------------------------------------------------------------------------------------|----|
| Borrowed money from informal groups such as savings groups, village associations, savings thrift etc. | 9  |
| Borrowed money from other sources                                                                     | 10 |
| Used own savings from the bank and/or other formal institutions                                       | 11 |
| Used savings from informal groups such as savings groups, village association, savings thrift etc     | 12 |
| Used insurance policy                                                                                 | 13 |
| Did nothing (Exclusive)                                                                               | 14 |
| Comparing prices to get the best deal                                                                 | 15 |
| Brand switching                                                                                       | 16 |
| Cancelled other policies                                                                              | 17 |
| Gifts and donations                                                                                   | 18 |
| Help from family and friends                                                                          | 19 |
| Don't know (Exclusive)                                                                                | 96 |
| Other (specify)                                                                                       | 98 |

RM1d. Thinking about your current situation, how worried are you about the following?  
**READ OUT. CODE ONE PER ROW.**

| How worried are you about...                                                                              | Very Worried | Somewhat Worried | Not Worried at all |
|-----------------------------------------------------------------------------------------------------------|--------------|------------------|--------------------|
| 1. Not having enough money for your <b>old age</b> ?                                                      | 1            | 2                | 3                  |
| 2. Not being able to pay for <b>hospital bills</b> if there is a serious illness or accident?             | 1            | 2                | 3                  |
| 3. Not having enough money to pay for <b>monthly expenses or bills</b> ?                                  | 1            | 2                | 3                  |
| 4.                                                                                                        |              |                  |                    |
| 5. Not being able to recover if your home or business is hit by <b>floods, drought, or extreme heat</b> ? | 1            | 2                | 3                  |

RM11. In the last 12 months, how often were you/your household...?

|                                                 | Often | Sometimes | Rarely | Never |
|-------------------------------------------------|-------|-----------|--------|-------|
| ...worried about not having enough food to eat? | 1     | 2         | 3      | 4     |
| ...unable to eat healthy or nutritious food?    | 1     | 2         | 3      | 4     |
| ...ran out of food entirely?                    | 1     | 2         | 3      | 4     |
| ...forced to go without eating for a whole day? | 1     | 2         | 3      | 4     |

RM10. In the last 12 months, how often have you or your household .....?

|                                                            | Often | Sometimes | Rarely | Never |
|------------------------------------------------------------|-------|-----------|--------|-------|
| Gone without medicine or medical treatment that was needed | 1     | 2         | 3      | 4     |
| Gone without energy to heat your home or cook food         | 1     | 2         | 3      | 4     |
| Failed to pay bills in full and/or on time                 | 1     | 2         | 3      | 4     |

**Definition of micro-insurance:**

**INTERVIEWER READ OUT:** "We are now going to talk about protection against risks. One way people do this is through **Micro-insurance**. This is a **type of insurance where you pay very small amounts of money regularly (like weekly or monthly)**. In return, the insurance company pays you a larger amount if something bad happens, such as a death in the family, a serious illness, or if your crops or business goods are destroyed.

Note to enumerator: emphasize to the respondent that microinsurance requires weekly or daily payments and smaller payments like 100 - 1000 Naira payments.

RM1d. Have you ever heard of micro-insurance before today?

|     |   |                  |
|-----|---|------------------|
| Yes | 1 | Continue to RM2b |
|-----|---|------------------|

|    |   |           |
|----|---|-----------|
| No | 2 | Go to RM3 |
|----|---|-----------|

RM2b. Do you currently have micro-insurance?

|     |   |                 |
|-----|---|-----------------|
| Yes | 1 | Continue to RM5 |
| No  | 2 | Go to RM5       |

#### RM5: Insurance Coverage (ASK ALL)

**RM5.** Now, thinking about insurance other than micro-insurance, are you currently covered by any insurance policy?

**INTERVIEWER READ OUT:** This includes policies you pay for yourself (like car insurance), policies provided by your employer (like Group Life), or government schemes you are enrolled in (like the National Health Insurance/NHIA).

|            |    |                 |
|------------|----|-----------------|
| Yes        | 1  | Continue to RM6 |
| No         | 2  | Go To RM9       |
| Don't know | 96 |                 |

RM6. What type of insurance do you currently have?

**READ OUT. MULTIPLE MENTIONS POSSIBLE.**

|                                                                      |    |
|----------------------------------------------------------------------|----|
| <b>Life</b>                                                          |    |
| Individual Life Insurance / Life Assurance (Whole life or Term life) | 1  |
| Group Life Insurance Assurance (Mandatory scheme through employer)   | 2  |
| Education Plan                                                       | 3  |
| Credit Life / Loan Protection                                        | 4  |
| Personal Accident / Disability                                       | 5  |
| Investment / Endowment Plan                                          | 6  |
| <b>Non-life</b>                                                      |    |
| Health / Medical Insurance                                           | 7  |
| Vehicle Insurance                                                    | 8  |
| Household Contents                                                   | 9  |
| Building / Property Insurance                                        | 10 |
| Annuity                                                              | 11 |
| Travel Insurance                                                     | 12 |
| Agricultural / Farm Insurance                                        | 13 |
| Other Specify                                                        | 98 |

Rm6a. How many times did you use your insurance policy (such as medical, loss of livelihoods, life, travel, farm, property, vehicle, etc.) in the last 6 months?

|                |   |
|----------------|---|
| 1 -2 times     | 1 |
| 3-5 times      | 2 |
| 6-10 times     | 3 |
| Above 10 times | 4 |
| None           | 5 |

#### ONLY FOR THOSE WITHOUT INSURANCE (RM2b=2 AND RM5=2)

RM9. Why do you not have insurance? **DO NOT READ OUT. MULTIPLE**

|                                            |   |
|--------------------------------------------|---|
| I do not believe in insurance              | 1 |
| I do not know the benefits of having one   | 2 |
| I do not know where to go and get one from | 3 |
| They are cheats, they do not settle claims | 4 |
| Cannot afford to pay for insurance         | 5 |
| Religious reasons/God will take care of it | 6 |
| Haven't thought about it yet               | 7 |

|                                  |    |
|----------------------------------|----|
| I have nothing to insure         | 8  |
| Do not trust insurance companies | 9  |
| I do not know about it           | 10 |
| No Job                           | 11 |
| No reason                        | 12 |
| Other, specify                   | 98 |
|                                  |    |

**ONLY FOR THOSE WITH HEALTH INSURANCE (RM2c=1 OR RM6=7)**

RM 12: Thinking about the last time you needed health care, how much of the total cost did the insurance actually cover?

|                                 |   |
|---------------------------------|---|
| All or most of the cost         | 1 |
| Some of the cost                | 2 |
| Very little or none of the cost | 3 |
| Have not used it yet            | 4 |

**ONLY FOR THOSE WITHOUT HEALTH INSURANCE (RM2c not equal to 1 OR RM6 not equal to 7)**

**RM13.** Which of the following would most encourage you to take up and regularly pay for health insurance?  
MULTIPLE RESPONSE

|                                                                                                       |    |
|-------------------------------------------------------------------------------------------------------|----|
| Lower or subsidised premiums                                                                          | 1  |
| Ability to pay in small amounts or flexible instalments (e.g. daily, weekly, or when income comes in) | 2  |
| Trust that the insurance will actually cover costs when care is needed                                | 3  |
| Access to good-quality health facilities close to where I live or work                                | 4  |
| Simple and clear benefits that are easy to understand                                                 | 5  |
| Payment through a channel I already use (e.g. mobile money, bank, agent)                              | 6  |
| I am not interested in health insurance                                                               | 7  |
| Others                                                                                                | 94 |
| Don't know                                                                                            | 95 |

**GOVERNMENT POLICES**

TX1 - Since the introduction of taxes or charges on electronic financial transactions (for example the ₦50 stamp duty on transfers of ₦10,000 and above or other charges on digital payments), has the way you manage your money changed? MULTIPLE MENTION

1. Yes - I now use cash instead of digital payments more often
2. Yes - I sometimes split or delay transactions to reduce charges
3. Yes - I use intermediaries or informal channels (e.g., agents, friends, cash handlers) to move money
4. Yes - I make fewer financial transactions overall
5. No - my financial behaviour has not changed
6. I am not aware of any such taxes or levies
7. Don't know / Prefer not to answer

IF TX1-4, ask TX2. IF TX5-7, GO TO TX3

**ASK ALL:**

TX3. Are you aware that the Nigerian government recently passed a new tax law that changes several taxes affecting individuals and businesses effective from January 2026? READ OUT

|                                                                                     |   |
|-------------------------------------------------------------------------------------|---|
| 1. Yes, I am fully aware of the Act and its implications                            | 1 |
| 2. Yes, I have heard about it but am not familiar with the details and implications | 2 |
| 3. No, I was not aware of this new legislation.                                     | 3 |

TNX4a: ASK ALL: Based on what you have heard or know about the new tax law, how do you think the

recent tax reforms in Nigeria will affect the overall business environment?

#### READ OUT - SINGLE MENTION

|                                                               |   |
|---------------------------------------------------------------|---|
| Businesses will increase prices to pass the cost to consumers | 1 |
| Businesses will reduce investment or expansion plans          | 2 |
| Businesses may reduce staff or cut operating costs            | 3 |
| Some businesses may avoid formal systems or taxes             | 4 |
| The tax changes will not significantly affect businesses      | 5 |
| Not sure                                                      | 6 |

TNX4b: IF E9 = 6, 7, 8, 9, 10, 11, 12 (Respondents identified as business owners/self-employed in Section E), Based on what you have heard or know about the new tax law, how do you think the recent tax reforms in Nigeria will affect YOUR BUSINESS?

#### SINGLE MENTION

|                                                                         |   |
|-------------------------------------------------------------------------|---|
| Yes - I will likely increase prices for my customers                    | 1 |
| Yes - I may delay or reduce plans to expand the business                | 2 |
| Yes - I may reduce costs such as staff, inventory, or operations        | 3 |
| Yes - I may change how I record or conduct transactions to reduce taxes | 4 |
| No - the tax changes will not significantly affect my business          | 5 |
| Not sure                                                                | 6 |

TX5. Starting January 2026, changes to income tax rules increased the amount of salary that is tax-free and added some tax reliefs. How do you think these changes will affect your take-home pay? E9 = 1 - 5

|                                                    |   |                  |
|----------------------------------------------------|---|------------------|
| 1. It will increase my take home pay significantly | 1 | Continue to INF1 |
| 2. It will increase my take home pay slightly      |   |                  |
| 2. It will decrease my take home pay               | 2 |                  |
| 3. It will not affect my take home pay             | 3 |                  |
| 4. Not applicable (I do not pay PAYE)              | 4 |                  |
| 5. Not aware of the impact on my take home pay     |   |                  |

#### INF: INFORMAL SERVICE PROVIDERS

I will now ask you about financial services you may use outside of the formal financial providers.

INF1a. Do you belong to or use financial services from any of the following institutions?

|                                                                                                                 | Yes | No |
|-----------------------------------------------------------------------------------------------------------------|-----|----|
| Cooperative                                                                                                     | 1   | 2  |
| Microfinance Institution                                                                                        | 1   | 2  |
| Savings groups (agricultural producer groups, credit or microfinance groups (VSLAs), trade and business groups) | 1   | 2  |
| Nigeria For Women Project (NFWP) Women Affinity Group (WAG)                                                     | 1   | 2  |
| Village/community association                                                                                   | 1   | 2  |
| Savings thrift/collector/merchant (someone goes around to collect the money & ticks their card)                 | 1   | 2  |
| Social groups (old-school associations, religious groups)                                                       | 1   | 2  |

ASK IF YES IN ANY OF THE ABOVE OPTION (INF1=1)

INF1b. To what extent do you feel like you can influence decisions in the group you belong to? **READ OUT SINGLE**

## MENTION PER STATEMENT

|                                                                                                 | To a high extent | Medium extent | Small extent | Not at all | Not sure | Don't know |
|-------------------------------------------------------------------------------------------------|------------------|---------------|--------------|------------|----------|------------|
| Co-operative                                                                                    | 1                | 2             | 3            | 4          | 5        | 6          |
| Savings groups                                                                                  | 1                | 2             | 3            | 4          | 5        | 6          |
| NFWP Women Affinity Group (WAG)                                                                 | 1                | 2             | 3            | 4          |          |            |
| Savings thrift/collector/merchant (someone goes around to collect the money & ticks their card) | 1                | 2             | 3            | 4          | 5        | 6          |

INF2. How often do you contribute **money** to [insert option from INF1]?

**READ OUT. SINGLE MENTION PER STATEMENT.**

|                                                                                                 | Daily | Weekly | Monthly | Seasonally | Do not contribute money |
|-------------------------------------------------------------------------------------------------|-------|--------|---------|------------|-------------------------|
| Co-operative                                                                                    | 1     | 2      | 3       | 4          | 6                       |
| Savings groups                                                                                  | 1     | 2      | 3       | 4          | 6                       |
| Village/community association                                                                   | 1     | 2      | 3       | 4          | 6                       |
| Savings thrift/collector/merchant (someone goes around to collect the money & ticks their card) | 1     | 2      | 3       | 4          | 6                       |
| Social groups                                                                                   | 1     | 2      | 3       | 4          | 5                       |

INF3. How do you **mainly** repay or make contributions towards your group?

**READ OUT SINGLE MENTION.**

|                                   | Cash | Electronic (transfer or debit/stop orders) | Good & services |
|-----------------------------------|------|--------------------------------------------|-----------------|
| Co-operative                      | 1    | 2                                          | 3               |
| Savings groups                    | 1    | 2                                          | 3               |
| Village/community association     | 1    | 2                                          | 3               |
| Savings thrift/collector/merchant | 1    | 2                                          | 3               |
| Social group                      | 1    | 2                                          | 3               |

INF4. Why do you belong to informal group?

**READ OUT Multiple MENTION.**

|                                                                |   |
|----------------------------------------------------------------|---|
| To socialize or meet friends/to network                        | 1 |
| They give financial advice                                     | 2 |
| They give information on matters such as education, health etc | 3 |
| Can turn to them when in financial need                        | 4 |
| Easy/simple to save                                            | 5 |
| Close-by                                                       | 6 |
| Quick access to money                                          | 7 |
| I trust the members with my money                              | 8 |
| Suitable loans                                                 | 9 |

## PC: POTENTIAL CHANNELS FOR CONDUCTING FINANCIAL TRANSCATIONS

PC1. Is there a ... **(READ OUT)** close to where you live (home)? **READ OUT FOR EACH LOCATION LISTED.**

PC2. Only ask for each location marked "1" in PC2. How many minutes does it take to get to the nearest [TYPE OF LOCATION] from your house if you were walking on foot to the place?

**DO NOT READ OUT. SINGLE CODE ONLY.**

|                                              | PC1 | PC2         |        |        |         |         |              |            |
|----------------------------------------------|-----|-------------|--------|--------|---------|---------|--------------|------------|
|                                              |     | Less than 5 | 5 - 10 | 11- 15 | 16 - 20 | 21 - 30 | More than 30 | Don't know |
| Provision shop                               | 1   | 1           | 2      | 3      | 4       | 5       | 6            | 96         |
| Bank branch                                  | 2   | 1           | 2      | 3      | 4       | 5       | 6            | 96         |
| Financial Service agent                      | 3   | 1           | 2      | 3      | 4       | 5       | 6            | 96         |
| ATM                                          | 4   | 1           | 2      | 3      | 4       | 5       | 6            | 96         |
| Microfinance bank                            | 5   | 1           | 2      | 3      | 4       | 5       | 6            | 96         |
| Non-interest service provider                | 6   | 1           | 2      | 3      | 4       | 5       | 6            | 96         |
| Primary mortgage bank                        | 7   | 1           | 2      | 3      | 4       | 5       | 6            | 96         |
| Petrol Station                               | 8   | 1           | 2      | 3      | 4       | 5       | 6            | 96         |
| Pharmacy                                     | 9   | 1           | 2      | 3      | 4       | 5       | 6            | 96         |
| Restaurant                                   | 10  | 1           | 2      | 3      | 4       | 5       | 6            | 96         |
| Post Office                                  | 11  | 1           | 2      | 3      | 4       | 5       | 6            | 96         |
| Mobile phone kiosk                           | 12  | 1           | 2      | 3      | 4       | 5       | 6            | 96         |
| Health facility or primary healthcare centre | 13  | 1           | 2      | 3      | 4       | 5       | 6            | 96         |

PC3. How often do you visit the following areas? **READ OUT. SINGLE CODE ONLY PER STATEMENT.**

|                                                                                    | Everyday | Once a week | Every 2 weeks | Once in a month | Less than once a month | Never |
|------------------------------------------------------------------------------------|----------|-------------|---------------|-----------------|------------------------|-------|
| Urban center                                                                       | 1        | 2           | 3             | 4               | 5                      | 6     |
| Go to the marketplace                                                              | 1        | 2           | 3             | 4               | 5                      | 6     |
| Family or relatives who do not live with you                                       | 1        | 2           | 3             | 4               | 5                      | 6     |
| Go to the hospital/clinic / doctor (seek health service)                           | 1        | 2           | 3             | 4               | 5                      | 6     |
| Go to a village gathering/ community meeting/ religious gathering/ NGO training    | 1        | 2           | 3             | 4               | 5                      | 6     |
| Been away from home for one or more nights (sleeping somewhere else for the night) | 1        | 2           | 3             | 4               | 5                      | 6     |

## IE: INCOME AND EXPENDITURE

Like we have mentioned before, all the information we collect will be kept private and confidential. The data from this survey will be anonymized, processed, and reported only to reflect the general characteristics of participants. No response or responses provided will be associated with any individual.

IE1a. Thinking about the total amount of money you receive, please tell me your average total personal monthly income. Please include all sources of income you mentioned in E9.

- Record in Naira
- Give to respondent to self-complete
- If refused, don't know or no income please leave the box and don't fill in zero (0) and record below

|             |          |                  |
|-------------|----------|------------------|
| Refused     | -RF (95) | Continue to IE1b |
| Do not know | -DK (96) |                  |
| No Income   | -NI (99) |                  |

## SHOWCARD.

IE1b. Which of these best describes your average total monthly personal income? Please include all sources of income i.e., salaries, pensions, income from investment, etc. **SINGLE CODE ONLY.**

|                               |    |
|-------------------------------|----|
| Below N15,000 per month       | 1  |
| N15,001 - N35,000 per month   | 2  |
| N35,001 - N55,000 per month   | 3  |
| N55,001 - N75,000 per month   | 4  |
| N75,001 - N95,000 per month   | 5  |
| N95,001 - N115,000 per month  | 6  |
| N115,001 - N135,000 per month | 7  |
| N135,001 - N155,000 per month | 8  |
| N155,001 - N175,000 per month | 9  |
| N175,001 - N195,000 per month | 10 |
| N195,001 - N215,000 per month | 11 |
| N215,001 - N235,000 per month | 12 |
| N235,001 - N255,000 per month | 13 |
| N255,001 - 275,000 per month  | 14 |
| N275,001 - 295,000 per month  | 15 |
| N295,001 - 315,000 per month  | 16 |
| Above N315,000 per month      | 17 |
| Refused                       | 95 |
| Don't Know                    | 96 |
| No income                     | 99 |

## GEN: GENDER ROLES/NORMS

Gen1. For each of the following decisions within your household, who has the final say?

**READ OUT EACH DECISION POINT. CODE ONE OPTION PER ROW.**

|                                                                                                        | See code list |
|--------------------------------------------------------------------------------------------------------|---------------|
| 1. ...whether you should work to earn income?                                                          |               |
| 2. ...how much input you have in making decisions about household income? (Earned, invested, budgeted) |               |
| 3. ...large, occasional household purchases? (e.g., land, rent, school fees)                           |               |
| 4. ...routine household purchases? (e.g., daily food, household needs)                                 |               |
| 5. ...whether you go to the market/hospital/community meeting?                                         |               |

**INTERVIEWER: Use this single list for all decision points 1-4. Do not read this list out to the respondent.**

|                        |   |
|------------------------|---|
| Myself/respondent      | 1 |
| Spouse                 | 2 |
| Me & My Spouse jointly | 3 |
| Me & Someone else      | 4 |
| Father                 | 5 |
| Mother                 | 6 |
| Both parents           | 7 |
| Someone else (male)    | 8 |

|                        |    |
|------------------------|----|
| Someone else (female)  | 9  |
| Not willing to respond | 10 |
| Do not know            | 96 |

Gen1a I would like to ask about your level of participation in making household decisions. For each of the following, please tell me how much input you have using this scale: **1= Little or no input in decisions; 2= Input into some decision and 3=Input into most or all decisions**

|    |                                                                                              |  |
|----|----------------------------------------------------------------------------------------------|--|
| 1. | <b>Household Income:</b> Decisions on how money is earned, invested, or budgeted.            |  |
| 2. | <b>Major Purchases:</b> Occasional large costs like land, rent, school fees, or electronics. |  |
| 3. | <b>Daily Expenses:</b> Routine needs like daily food or small household items.               |  |

Gen 1b: Thinking about the final decisions made for large household purchases (like land, school fees, or rent), how satisfied are you with the outcome?

**READ OUT. SINGLE CODE ONLY.**

| Level of Satisfaction                                                  | Code |
|------------------------------------------------------------------------|------|
| Not at all satisfied                                                   | 1    |
| To a small extent                                                      | 2    |
| To a medium extent                                                     | 3    |
| To a high extent                                                       | 4    |
| <b>Not applicable</b> (I am the only person who makes these decisions) | 5    |

**ASK ALL**

Gen2. On a typical day, how many hours do you spend on paid work (work for income or profit)?

Gen2b. In the last week , on the average how many hours per day have you spent on unpaid care tasks such as cooking, cleaning, fetching water or firewood, household chores or caring for children, the elderly, or the sick?

|                                            | Gen2a | Gen2b |
|--------------------------------------------|-------|-------|
| Less than 2 hours                          | 1     | 1     |
| 2 to 5 hours                               | 2     | 2     |
| 5 to 9 hours                               | 3     | 3     |
| 10 hours or more                           | 4     | 4     |
| I do not perform any paid/unpaid care work | 99    | 99    |

Gen2c. Ask if Gen2b=1 or 2 or 3 **Because of these care responsibilities, have you ever missed or had to stop work, school, or business activities?**

|                   |   |
|-------------------|---|
| Yes, frequently   | 1 |
| Yes, occasionally | 2 |
| No, never         | 3 |

Gen2d. **[ASK IF Gen2b = 1, 2, 3, or 4]** Have these care responsibilities affected your physical or mental health (e.g., caused stress, extreme tiredness, or body pain)?

|                |   |
|----------------|---|
| Yes, regularly | 1 |
| Yes, sometimes | 2 |
| No, never      | 3 |

Gen3. Do you own the following?

|                              | Own (in my name) | Joint ownership | Do not own |
|------------------------------|------------------|-----------------|------------|
| Agricultural land            | 1                | 2               | 3          |
| Land                         | 1                | 2               | 3          |
| House/dwelling you reside in | 1                | 2               | 3          |

|                                                                              |   |   |   |
|------------------------------------------------------------------------------|---|---|---|
| Livestock                                                                    | 1 | 2 | 3 |
| Fishpond or fishing equipment                                                | 1 | 2 | 3 |
| Non-mechanized farm equipment (hand tools, animal-drawn plough)              | 1 | 2 | 3 |
| Mechanized farm equipment (tractor-plough, power tiller, treadle pump)       | 1 | 2 | 3 |
| Non-farm business equipment (sewing machine, brewing equipment, fryers etc.) | 1 | 2 | 3 |
| Large consumer durables (refrigerator, TV, sofa)                             | 1 | 2 | 3 |
| Small consumer durables (radio, cookware)                                    | 1 | 2 | 3 |
| Means of transportation (bicycle, motorcycle, car)                           | 1 | 2 | 3 |
| Economic tree/Orchard/Palm tree                                              | 1 | 2 | 3 |
| Any other property (specify)                                                 | 1 | 2 | 3 |

Gen5. **LIST ALL ITEMS OWNED BY RESPONDENT IN Gen3:** Can you sell or lease [insert listed items in Gen3] without anyone's permission? (PROMPT FOR ENUMERATOR: We're not speaking about consultation. It is about approval)

|                                                                              | Yes | No |
|------------------------------------------------------------------------------|-----|----|
| Agricultural land                                                            | 1   | 2  |
| Land                                                                         | 1   | 2  |
| House/dwelling you reside in                                                 | 1   | 2  |
| Livestock                                                                    | 1   | 2  |
| Fishpond or fishing equipment                                                | 1   | 2  |
| Non-mechanized farm equipment (hand tools, animal-drawn plough)              | 1   | 2  |
| Mechanized farm equipment (tractor-plough, power tiller, treadle pump)       | 1   | 2  |
| Non-farm business equipment (sewing machine, brewing equipment, fryers etc.) | 1   | 2  |
| Large consumer durables (refrigerator, TV, sofa)                             | 1   | 2  |
| Small consumer durables (radio, cookware)                                    | 1   | 2  |
| Means of transportation (bicycle, motorcycle, car)                           | 1   | 2  |
| Economic tree/Orchard/Palm tree                                              | 1   | 2  |
| Any other property (specify)                                                 | 1   | 2  |

D9B. Do you or anyone in your household have any form of disability?

MULTIPLE MENTIONS ARE POSSIBLE.

|                |                |
|----------------|----------------|
| Myself         | 1 (GO to PWD1) |
| Parent         | 2              |
| Spouse         | 3              |
| Children       | 4              |
| Sister/brother | 5              |
| Relative       | 6              |
| Non - relative | 7              |
| None           | 99             |

PWD1. READ

OUT.

MULTIPLE

MENTION.

|                                                                                                                                                                     |   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
| Visual Impairment /Partially sighted - blind or inability to see someone or something near or far away.                                                             | 1 |
| Hearing Impairment - Serious difficulty hearing even with a hearing aid, or deafness.                                                                               | 2 |
| Communication - Constant difficulty being understood by others when speaking, or significant difficulty understanding what others are saying.                       | 3 |
| Physical (Movement): Severe difficulty changing body positions or using arms/legs.                                                                                  | 4 |
| Physical (Mobility): - Severe physical limitation in changing body positions (e.g., needing help to move from lying down to sitting) or inability to use arms/legs. | 5 |
| Moving around - Constant difficulty walking, climbing stairs, or moving around.                                                                                     | 6 |
| Daily life activities - Constant need for help with bathing, dressing, or eating.                                                                                   | 7 |
| Intellectual disability / developmental delay - Significant difficulty learning new skills or                                                                       | 8 |

|                                                                                                   |    |
|---------------------------------------------------------------------------------------------------|----|
| remembering instructions.                                                                         |    |
| Mental/emotional disorder - Persistent psychological conditions that prevent social or work life. | 9  |
| Other (specify)                                                                                   | 98 |
| None                                                                                              | 99 |

EFInA follow-up contact (for research purposes)

Q1. *EFInA may want to contact you again to ask a few more questions about this survey. Is it okay for EFInA to contact you in the future?*

1 Yes

2 No

*(If Yes: collect preferred phone number + best time to call.)*

*N.B - if respondent doesn't have email indicate Not applicable or NA*

|               |  |
|---------------|--|
| Phone number  |  |
| Email address |  |

B) Partner contact (to offer relevant financial services)

Q2. *Some EFInA partner financial service providers may be able to offer services you don't currently use (for example: savings, loans, insurance, pensions, payments). Would you like EFInA to share your contact details with relevant partners so they can contact you about services you may be interested in?*

1 Yes

2 No

*(If Yes: optional follow-up to select interest areas: savings / credit / insurance / pension / payments / other.)*

|           |  |
|-----------|--|
| Saving    |  |
| Insurance |  |
| Pension   |  |
| Payment   |  |
| Other     |  |
|           |  |

THANK RESPONDENT AND END THE INTERVIEW